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PLACERVILLE

2003-2009 HOUSING ELEMENT

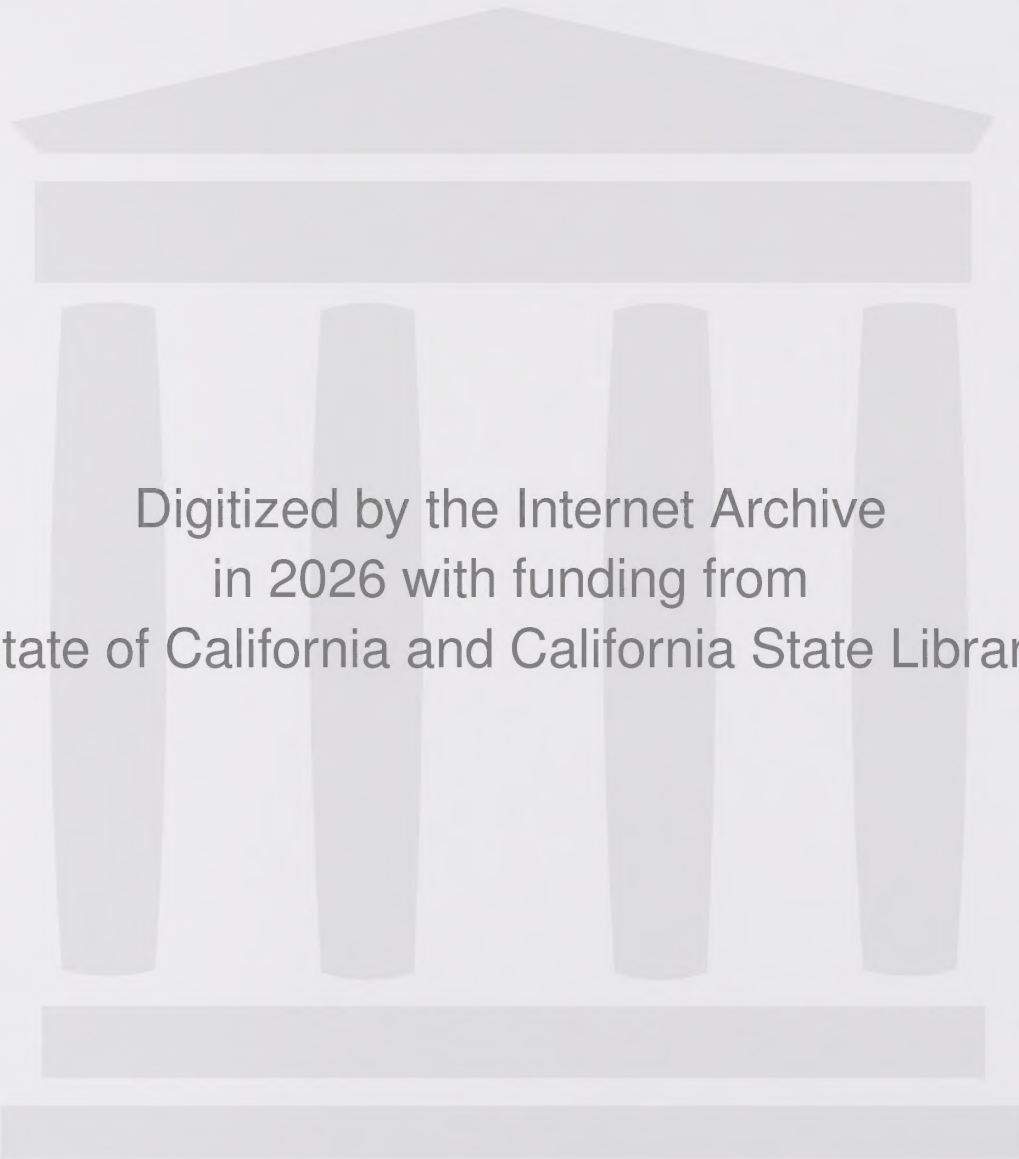


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2003-2009 HOUSING ELEMENT

CITY OF PLACERVILLE

Adopted Housing Element

December 2004

Lead Agency:

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Community Development Department
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ACKNOWLEDGEMENTS

City of Placerville

2003 – 2009 Housing Element

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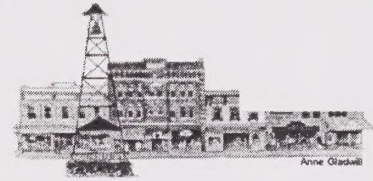
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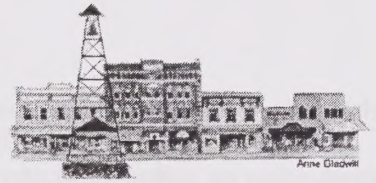
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I. INTRODUCTION



A. Purpose and Content of Housing Element

The Housing Element of the General Plan is designed to provide the City with a coordinated and comprehensive strategy for promoting the production of safe, decent, and affordable housing within the community. A priority of both State and local governments, Government Code Section 65580 states the intent of creating housing elements:

The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.

According to state law, the Housing Element has two main purposes:

1. To provide an assessment of both current and future housing needs and constraints in meeting these needs; and
2. To provide a strategy that establishes housing goals, policies, and programs.

Beyond State law requirements, Placerville has areas of special priority that provide additional purpose to the Housing Element. Unique conditions and market forces in Placerville require that the Housing Element focus on concerns such as topography, the presence of natural resources, and the preservation of the historic character of the community. State-mandated concerns and the local concerns combine to set the foundation upon which this Housing Element is built.

The Housing Element is a six-year plan for the 2003-2009 period, which differs from other General Plan Elements, which typically cover a twenty-year timeframe. The Housing Element serves as an integrated part of the General Plan, but is updated more frequently to ensure its relevancy and accuracy. The Housing Element identifies strategies and programs that focus on:

- Matching housing supply with need;
- Providing a variety of housing choices throughout the community;
- Assisting in the provision of affordable housing;
- Removing governmental and other constraints to housing development; and
- Promoting fair and equal housing opportunities.

The Housing Element consists of the following major components:

- A profile and analysis of the City's demographics, housing characteristics, and existing and future housing needs (Chapter II);
- An identification of constraints to housing production, preservation, and maintenance, such as market factors, governmental regulations, and environmental limitations, and possible mitigation measures (Chapter III);

- Resources for housing construction, preservation, and maintenance, including land on which housing can be built, financial, and administrative resources (Chapter IV); and
- A Housing Strategy to address the City's identified housing needs, including an assessment of past accomplishments, goals, policies, programs, and quantified objectives (Chapter IV).

B. State Requirements

The California Legislature has identified the attainment of a decent home and suitable living environment for every resident as the State's major housing goal. Recognizing the important role of local planning programs in pursuing this goal, the Legislature has mandated that all cities and counties prepare a Housing Element as part of their comprehensive General Plan. Section 65302(c) of the Government Code sets forth the specific components to be contained in a community's Housing Element.

State law requires Housing Elements to be updated at least every five years to reflect a community's changing housing needs. The 1992 Placerville Housing Element covered the five-year period spanning 1992 through 1997. However, due to an economic downturn in the mid-1990s and a shortfall in State funds, the Legislature extended the planning period for the 1992 Housing Element through December 31, 2003. Thus, this Housing Element covers the planning period of January 1, 2004 to June 30, 2009.

A critical measure of compliance with the state Housing Element law is the ability of a jurisdiction to accommodate its share of the regional housing construction needs. For the City of Placerville, its share of the region's housing construction need under the Sacramento Area Council of Governments Regional Housing Needs Plan is 563 housing units between 2001 and 2009. Of these housing units, 14 percent (81 housing units) should be affordable to households earning less than 80 percent of the El Dorado County median income and 26 percent (148 housing units) should be affordable to households earning between 80 percent and 120 percent of the median income.

C. Data Sources and Methodology

In preparing the Housing Element, various sources of information were used. Wherever possible, 1990 and 2000 Census data provided the baseline for demographic information. Additional data sources included the California Department of Finance (population and housing units, 2000 – 2003), employment data from the Employment Development Department, and lending data from financial institutions provided under the Home Mortgage Disclosure Act (HMDA). The most current data available from social service agencies, private nonprofit organizations that serve special needs groups, the City of Placerville, El Dorado County, and other agencies was also used in the update. Information on housing costs was obtained from local real estate sources and property managers and Dataquick, a subscription service database of home sales.

D. Community Profile and Major Findings

Placerville began as a gold rush town in the early years of California's history as a state. Placerville's heritage is reflected in the historical, nineteenth century architecture of its downtown core. One of its first known names was "Dry Diggin's" because the gravel had to be carried to water to pan for gold. Later, Placerville was known as "Hangtown" due to several hangings in town. The area is now known for its agriculture, recreation, tourism, history, and lumber industries rather than for its gold. In addition, Placerville is the County seat and the center of financial, commercial, civic, and government activity for much of El Dorado County.

The population of the City has increased significantly since 1990, to more than 10,000 according to current estimates. This represents a 15 percent increase since 1990. The population is projected to continue to increase as rising congestion in Sacramento and the attractive quality of life of the Sierra Nevada foothills region continues to entice families with children and retirees to relocate in Placerville and other areas of El Dorado County. Given current growth trends, the City's population could double by 2020, according to projections from the Sacramento Area Council of Governments (SACOG).

Among the changes in the City's population since 1990 have been a decrease in the proportion of persons 65 years of age or more (from 20 percent to 15 percent) and persons 25 to 34 years of age (16 percent to 11 percent). Conversely, there has been an increase in the proportion of persons age 45 to 54 (from nine percent to 14 percent) and persons of Hispanic or Latino origin (from seven percent to 13 percent).

The City experienced two contrasting trends: a slight decrease in the percentage of family households and couples with children, but an increase in the average household size and number of children. Single-parent households, particularly female-headed households, increased as a percentage of the population.

Median household income in 2000, \$36,454, was about 70 percent of the median income countywide. Incomes in Placerville are affected by the level of wages of jobs held by Placerville residents and the high percentage of residents on public assistance or retirement income.

Over half (54 percent) of Placerville households were homeowners in 2000, slightly below the statewide average of 57 percent. Homeownership increased slightly in Placerville, from 52 percent, since 1990.

The current influx of residents has contributed to rising housing costs in the area. Coupled with the low income of Placerville residents compared to other areas of the County, these rising housing costs have created an increasing affordability gap between what many residents who work and live in the area can afford for housing and the cost of housing. According to the 2000 Census, 28 percent of homeowners and 48 percent of renters paid more than 30 percent of their incomes for housing expenses, a standard measure of housing affordability. Over six percent of households lived in overcrowded conditions.

The housing stock in Placerville consists primarily of single-family homes, which account for approximately two-thirds of all housing units in the City. A majority of the housing stock consists of

older housing units—half of the City’s housing stock is over 30 years of age and many homes are more than 50 years old. Given that major rehabilitation is more likely as the housing stock ages, the Housing Element places an emphasis on identifying the housing conditions in the City and providing rehabilitation assistance to residents.

Special needs populations comprise a sizeable portion of the population, including 28 percent of households headed by an elderly person and 22 percent of the population with one or more disabilities, ranging from mobility limitations to mental health problems to chronic illnesses. The City works with several county, state, and nonprofit agencies to provide services to these populations

E. Housing Constraints

Local policies and regulations can affect the price and availability of housing, both positively and negatively, particularly for low- and moderate-income residents of Placerville. Land use controls, site improvement requirements, permit and development impact fees, permit processing procedures, and other factors may constrain the maintenance, development, and improvement of housing.

Among the constraints that Placerville should address are:

- Slope density standards, which can significantly affect achievable residential densities on moderately sloped sites;
- Compliance with State law for development standards relating to mobile home parks, manufactured housing on single-family lots, and community care facilities;
- Allowance of single-family homes on multi-family zoned land, which can reduce the availability of such land for affordable housing development; and
- Updating of Zoning Code provisions for density bonuses to comply with State law.

Non-governmental constraints, such as the cost of land, construction costs, and environmental conditions, can also impact the supply and cost of housing. The City can influence these costs to the extent that Placerville provides adequate sites for housing development to meet future housing needs and pursues, or assists others in pursuing, state and federal funds to subsidize affordable housing developments that face high land or construction costs.

F. Housing Resources

The City of Placerville has at its disposal a number of resources to meet housing needs. Among the most important of these resources is land to accommodate future housing construction. The City has identified over 575 acres of land that accommodate between 1,200 and 2,000 dwelling units, depending on the average density of residential developments.

Several public and private agencies and for-profit developers are active in El Dorado County to assist the City in administering housing programs, construct affordable housing, and provide services to lower-income and special needs groups. Among these are the El Dorado County Community

Services Department, the El Dorado County Area Agency on Aging, Home of Elder and Adult Resource Team (HEART), Mercy Housing, Habitat for Humanity, the CBM Group, and Kaufman and Broad.

In addition, the City has identified several state, federal, and private funding programs (operated by financial institutions that are either members of the Federal Home Loan Bank Board or have established Community Reinvestment Act programs). Funding programs available to the City are primarily operated by the California Department of Housing and Community Development, the federal Department of Housing and Urban Development, and the federal Rural Housing Services division of the Department of Agriculture.

G. Housing Element Policies and Programs

To address the community conditions and housing needs identified within this Housing Element, the City has adopted actions to facilitate the development of the regional housing needs allocation, programs to assist in the production and rehabilitation of a wide range of housing and shelter, as well as programs that establish supportive services for all income levels and special needs groups. Programs included within the Housing Element address the following goals:

- To designate sufficient land to accommodate Placerville's share of El Dorado County's future housing needs;
- To facilitate the development of housing for special needs households;
- To facilitate the development of housing affordable to lower- and moderate-income households;
- To promote equal housing opportunities for all residents;
- To preserve the existing housing stock;
- To conserve existing affordable housing opportunities; and
- To promote residential energy conservation.

The Community Development Department is the primary City entity responsible for implementing the housing programs. However, several programs also involve cooperation with other public and private entities, including the City Building and Engineering Divisions, El Dorado County Housing Authority, local lenders and real estate agents, and non-profit developers.

Within the Community Development Department, the Grants Administration Division will have the primary role of coordinating the implementation of the programs. Staff from the Grants Administration Division will meet with representatives of other agencies, track the implementation of the programs in this chapter, report on progress and problems in implementation, and recommend revisions to implementation measures and techniques to improve the achievement of program objectives. The designated staff member will meet with representatives of the various City divisions, departments, and nonprofit agencies as needed, but no less than annually, to review implementation progress and identify solutions to implementation problems.

The policies proposed by the City to implement these goals are listed on the following page.

Goal A: To Designate Sufficient Land to Accommodate Placerville's Share of El Dorado County's Future Housing Needs

- Policy 1: The City will maintain an inventory of vacant residential sites, to be updated annually.
- Policy 2: As needed, the City will annex land within its Sphere of Influence (SOI) to maintain an adequate supply of residential land.
- Policy 3: The City will promote infill development by identifying suitable sites, design goals, and potential development incentives.

Goal B: To Facilitate the Development of Housing for Special Needs Households

- Policy 1: The City will allow overnight shelters and transitional housing facilities for homeless individuals and families in appropriate zoning districts.
- Policy 2: The City will implement state and federal requirements for persons with disabilities in new residential developments.
- Policy 3: The City will facilitate the development of senior housing by working with senior housing providers to identify adequate sites, assisting in the acquisition of funds for low-income senior housing, and providing development incentives.
- Policy 4: The City shall encourage housing that is affordable to the local workforce by identifying funding sources and potential sites that would make the production of such housing financially feasible.

Goal C: To Facilitate the Development of Housing Affordable to Lower- and Moderate-Income Households

- Policy 1: The City will encourage the use of density bonuses and regulatory incentives as tools to assist affordable housing development.
- Policy 2: The City will pursue state and federal funding to assist in developing housing affordable to low- and moderate-income households.
- Policy 3: The City will review the Zoning Ordinance, permit processes, and development fees to identify and remove potential constraints to the development of a range of housing for all income levels and needs.
- Policy 4: The City will review and, if necessary, revise its Hillside Development Standards to reduce their cost impact on housing while protecting the health and safety of Placerville residents and the character of the City.

Goal D: To Promote Equal Housing Opportunity for all Residents

- Policy 1: The City will continue to distribute information on fair housing laws to residents, and

refer discrimination complaints to the State Fair Employment and Housing Commission.

Policy 2: The City will cooperate with local homebuilders, real estate agents, and lenders to conduct an annual fair-housing public information campaign.

Goal E: To Preserve the Existing Housing Stock

Policy 1: The City will continue to provide rehabilitation assistance to low- and moderate-income households.

Policy 2: The City will conduct a housing condition survey to identify areas of the community most in need of rehabilitation assistance.

Policy 3: The City will continue to conduct code enforcement inspections on a complaint basis to ensure that the housing stock remains in habitable condition.

Policy 4: The City will continue to preserve historic structures within the City by encouraging reuse of buildings within historic districts.

Goal F: To Conserve Existing Affordable Housing Opportunities

Policy 1: The City will continue to cooperate with the El Dorado County Housing Authority to provide rental assistance to Placerville residents.

Policy 2: The City will continue to monitor the status of the government-assisted housing in Placerville and preserve the affordability of these units.

Policy 3: The City will conserve and improve mobile home parks that can meet minimum health and safety standards by working with property owners and residents to obtain funds for park improvements and/or conversion of parks to resident ownership.

Goal G: To Promote Residential Energy Conservation

Policy 1: The City will continue to implement the energy conservation standards under Title 24 of the California Code of Regulations (State building code standards).

Policy 2: The City will continue to distribute information on weatherization programs, and pursue funding sources for weatherization assistance for low- and moderate-income households.

Policy 3: The City will promote energy conservation through its land use planning and development standards.

H. Public Participation

Placerville's public participation strategy focused on early outreach to the general public, targeted

contacts to community organizations and public agencies that serve low-income and special needs groups, public workshops on the draft Housing Element, and public hearings on the final Housing Element.

The City made a diligent effort to achieve involvement of all economic segments of the community, particularly low-income and special needs groups, in the following manner:

- Initial telephone contacts and follow-up letters informing community organizations that represent these groups (see below) of public workshops and hearings, and inviting these groups to attend;
- Written notice of the availability of the public review and final drafts of the Housing Element, with an invitation to provide written comments or comment in person at public workshops or hearings; and
- Through posted notices in public locations and published notices in the *Mountain Democrat*.

The City has found these outreach techniques to be effective in reaching the target audience due to the small size of Placerville. The City has made copies of the Housing Element available to the public free of charge during its preparation to facilitate public review and comment.

A joint Planning Commission/City Council meeting, open to the public, was conducted on July 17, 2003 to explain the purpose and contents of the Housing Element, State requirements, key issues to be addressed, and current housing goals and policies. Public comments were also solicited in policy issues and information that should serve as the focus of the update. Notification of the study session was provided through posted notices at City Hall and other public places, a published notice in the *Mountain Democrat*, and mailed invitations to community organizations. Community organizations that were contacted during the preparation of the Housing Element included:

- HELP Program;
- Habitat for Humanity;
- El Dorado Woman's Center;
- New Morning Youth and Family Services;
- El Dorado County Senior Day Care Center;
- Alta California Regional Center; and,
- El Dorado County, Department of Community Services.

A public hearing on the draft Housing Element was conducted on October 21, 2003, prior to submittal of the document for State review, to solicit public input on proposed goals, policies, and programs. Notification methods for the public hearing were similar to the joint study session in July. There were no specific public comments on the draft Housing Element conveyed either verbally or in writing to the Planning Commission.

Public hearings before the Planning Commission and City Council were conducted on March 16, 2004, and December 14, 2004, with notification methods similar to previous study sessions and public hearings. Additional public comment received at these hearings included:

- A general concern that adoption of the Housing Element will result in amendment of the City's Slope Ordinance.

- That the City should contact landowners to encourage them to plan their land for annexation.
- The need for additional affordable housing.
- The impact of continued growth on air quality.

I. General Plan Consistency

The Housing Element is a component of the General Plan, which provides guiding policy for all growth and development within the community. The General Plan consists of seven Elements that address both the State-mandated planning issues plus optional subjects that are of particular concern within Placerville. These elements are:

- Land Use;
- Housing;
- Transportation;
- Public Facilities and Services;
- Natural, Cultural, and Scenic Resources;
- Health and Safety; and,
- Community Design.

State law requires consistency among Chapters of the General Plan. As such, goals and policies contained within the Housing Element should be interpreted and implemented consistent with the goals and policies of the rest of the General Plan. To ensure that the contents of the 2003-2009 Housing Element maintain consistency with the other Elements of the adopted General Plan, a consistency analysis of the entire document was conducted. Following are policies from the other General Plan elements that relate to housing. The City has found these policies consistent with the policies set forth in this Housing Element.

Land Use Element

- Policy A-1: The City shall give infill development of vacant lands within the City limits priority over development in areas to be annexed, whenever feasible.
- Policy B-1: The City shall maintain an adequate supply of land in appropriate land use designations and zoning categories to accommodate projected household growth and achieve residential vacancy rates allowing turnover with relative ease.
- Policy B-2: The City shall promote the use of planned unit residential developments to maximize efficient and creative use of parcels while preserving trees, aesthetic rock outcrops, scenic views, open space, and other natural features.
- Policy B-3: The City shall discourage the development of small, isolated hillside residential areas that can be served only by long roads in steep terrain.
- Policy B-4: The City shall promote the protection and enhancement of the integrity and identity of residential neighborhoods.

Transportation Element

- Policy A-1: The City shall prohibit the development of private streets in new residential projects, except in extraordinary circumstances. In such cases, the private streets shall be developed to City street standards.
- Policy B-1: New local streets shall be designed to discourage heavy through traffic within residential neighborhoods.

Natural, Cultural, and Scenic Resources Element

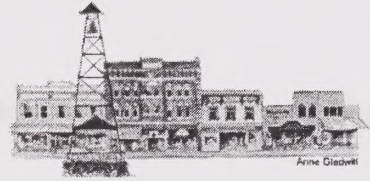
- Policy G-6: The City shall support the efforts of property owners to preserve and renovate historic and architecturally significant structures. Where buildings cannot be preserved intact, the City shall seek to preserve the building facades.

Community Design Element

- Policy C-1: The City shall promote and protect residential neighborhoods from incompatible uses.
- Policy C-3: In order to preserve, rehabilitate, or re-create historic structures in deteriorating older residential neighborhoods, the City shall encourage alternative uses if the uses are compatible with the adjacent neighborhood and if adequate parking and access are available or can be provided.
- Policy C-6: The City shall encourage proper maintenance of homes, buildings, and yards to provide the best possible visual quality in each neighborhood.

The City will continue to ensure consistency between the Housing Element and other General Plan Elements so that policies introduced in one element are consistent with other elements. At this time, the Housing Element does not propose significant changes to any other element of the General Plan. However, if it becomes apparent that over time changes to any element are needed for internal consistency, such changes will be proposed for consideration by the Planning Commission and City Council.

II. Community Profile



A. Introduction

The purpose of this section is to identify significant trends, changes in conditions since the adoption of the 1993 Housing Element, and to determine current and future unmet housing needs in Placerville. This Section of the Housing Element provides specific background information on Placerville, including:

- Population trends;
- Population and household characteristics;
- Household income and poverty status;
- Housing characteristics and cost trends;
- Housing conditions;
- Indicators of housing needs, such as overpayment and overcrowding;
- Special housing needs among certain segments of the population;
- Employment characteristics and trends;
- Subsidized rental housing at risk of converting to market rate housing; and,
- Placerville's share of the region's future housing needs.

Population and other demographic variables provide insight into the type and amount of housing needed in a community. Factors such as age, cultural background, household size, occupation, and income influence housing preferences, the type of housing needed, and the ability of individuals to afford housing. Some of the characteristics of Placerville residents that have significance for housing need are:

Age. Age is an important factor in projecting future housing need because incomes, lifestyles, mobility, and housing preferences change as people age. For example, young adults in their 20s have lower incomes and smaller families than older adults, and they typically rent housing. As households age, their incomes and ability to afford larger homes often increases. As individuals reach retirement, their lifestyles, housing preferences, and future earnings potential change again. Many retired adults look for housing and communities specially designed to meet their preferences and physical abilities.

Cultural Factors. Cultural characteristics of the population may affect housing need due to differences in lifestyle and household composition associated with different population groups. For example, some cultural groups may have a higher proportion of large households with extended family members.

Income. Household income is the most important factor affecting housing opportunity, because it determines a household's ability to purchase or rent housing and balance housing costs with other necessities. Income levels affect housing choices such as the ability to own versus rent a home, location, and housing type. While higher-income households have more discretionary income to

spend on housing, low- and moderate-income households face greater limits in the range of housing that they can afford.

Special Needs. Some population groups have special housing needs by virtue of their physical or developmental capabilities, childcare needs, occupations, and other factors. Examples of special needs groups are seniors, persons with disabilities, large families, single-parent households, farmworkers and their families, and homeless individuals and families.

B. Population Characteristics

1. Population Trends

Placerville's population increased by 1,255 people, or 15 percent, between 1990 and 2000 and by nearly 600 residents between 2000 and 2003 (to 10,223, according to the California Department of Finance). The rate of population growth has increased slightly over the last three years, from 1.5 percent annually to 2.1 percent annually. Population projections for the City of Placerville suggest that the increasing rate of population growth will continue. The Sacramento Area Council of Governments projects the City's population at 14,930 people in the year 2020 given growth trends and the City's General Plan population projections. This population, if achieved, will represent a 55 percent increase (annual growth rate of 2.75 percent) over the City's 2000 population.

Table II-1 compares the 1990 and 2000 populations in El Dorado County, including the City of Placerville. Table II-2 shows population projections for Placerville and El Dorado County.

**Table II-1
Population Trends**

Jurisdiction	2000	2020	Numeric Change	Percent Change
El Dorado County	124,910	194,415	69,505	56%
Placerville	9,630	14,930	5,300	55%
South Lake Tahoe	21,586	23,609	2,023	9%

Source: U.S. Census, 1990 and 2000

**Table II-2
Population Projections**

Jurisdiction	2000	2020	Numeric Change	Percent Change
El Dorado County	124,910	194,415	69,505	56%
Placerville	9,630	14,930	5,300	55%

Source: Sacramento Area Council of Governments

2. Age Characteristics

Approximately 80 percent of population growth that occurred in Placerville between 1990 and 2000 can be attributed to increases in the number of children and persons ages 45 to 54. Other age groups experienced moderate increases in numbers, except for seniors (persons 65 years or more), whose numbers remained nearly unchanged, and persons age 25 to 34, whose numbers declined. In 1990, seniors represented the largest age group in Placerville. By 2000, persons age 5 to 17 were more numerous than seniors. All other age groups, except persons age 45 to 54, represented similar proportions of the City's population between 1990 and 2000.

These changes in the age composition of the City's population suggest a shift from older adults who have "aged in place" in Placerville to new families with children who have moved to the City since 1990. Table II-3 shows Placerville's population by age group in 1990 and 2000.

**Table II-3
Age Distribution**

Age	1990		2000	
	Number	Percent	Number	Percent
<5	587	7%	628	7%
5-17	1,372	16%	1,832	19%
18-24	651	8%	847	9%
25-34	1,331	16%	1,102	11%
35-44	1,255	15%	1,420	15%
45-54	773	9%	1,320	14%
55-64	725	9%	791	8%
65+	1,661	20%	1,670	17%
Total	8,355	100%	9,610	100%

Source: U.S. Census, 1990 and 2000

3. Race/Ethnic Characteristics

The most significant change in the cultural background of Placerville's residents between 1990 and

2000 has been a doubling of population self-identified as being of Latino or Hispanic origin. Over the ten-year period, the number of such residents increased from six to 13 percent of the population. Conversely, the non-Hispanic White population decreased from 91 to 83 percent of the population, although the numbers of such residents increased by nearly 400. Other race and ethnic population groups experienced moderate changes during the ten-year period.

Table II-4 shows the population of Placerville by race and ethnicity in 1990 and 2000.

**Table II-4
Race/Ethnicity**

Race/Ethnicity	1990		2000	
	Number	Percent	Number	Percent
White	7,595	91%	7,988	83%
Asian	57	0.7%	90	0.9%
American Indian, Eskimo, or Aleut	130	2%	96	1%
African American	22	0.3%	22	0.2%
Other	3	0%	202	2%
Latino/Hispanic Origin	548	6%	1212	13%
Total	8,355	100%	9,610	100%

Source: U.S. Census, 1990 and 2000

4. Household Characteristics

In 2000, 4,001 households resided in Placerville, an increase of nearly 600 households in ten years. By 2003, Placerville was home to 4,252 households, according to the California Department of Finance. Over 60 percent of households were family households, two or more persons sharing a dwelling unit who are related in some way. Placerville's percentage of family households is lower than that countywide (73 percent), possibly due to a larger number of residents who are single adults and seniors. Between 1990 and 2000, the number of family households increased slightly (265), mostly resulting from an increase in female-headed households. The percentage of family households actually declined, however, while the proportion of non-family households increased by three percent (330 households).

Minimal change in household size occurred between 1990 and 2000. In 2003, the average household size was 2.34, about the same as in 2000. These trends in household characteristics suggest that single adults and other non-family households are moving to Placerville at a greater rate. During the same period, the number of families with children, and the number of large families, also increased, as suggested by a rise in average family size to balance the increase in smaller non-family households.

The 1990 census count of the number of Placerville residents living in group quarters was approximately 300 higher than in 2000. The primary differences reported by the Census were the number of persons in correctional institutions and nursing homes. The 1990 Census count included

the population of persons incarcerated at the County jail, whereas the 2000 census did not include this portion of the City's population. The El Dorado County jail facility, located in the City of Placerville, is equipped to house 243 inmates. The Census count also showed a reduction in the number of nursing home occupants by nearly 70. To the City's knowledge, there has been no significant reduction in either the number of inmates at the El Dorado County jail or in nursing homes in Placerville.

Table II-5 shows the changes in household characteristics in Placerville between 1990 and 2000.

Table II-5
Changes in Household Type (Occupied Housing Units)

Household by Type	1990		2000	
	Number	Percent	Number	Percent
Household Population				
Total Households	3,406	100%	4,001	100%
Average Household Size	2.32		2.34	
Average Family Size	2.81		2.90	
Family Households	2,221	65%	2,486	62%
Married Couple Families	1,691	50%	1,667	42%
With children	629	18%	687	17%
Female Householder, no Spouse	424	12%	637	16%
With children	336	10%	440	11%
Non-Family Households	1,185	35%	1,515	38%
Group Quarters (Non-Household Population)				
Persons in Group Quarters	566	7%	262	3%

Source: U.S. Census, 1990 and 2000

5. Household Income

In 2000, the median income in Placerville was \$36,454, over \$15,000 less than the median income for El Dorado County, but approximately \$1,700 more than the median income for South Lake Tahoe. Lower incomes in Placerville are related to the types of jobs available in the City, the large number of renter households, and the concentration of social services that attract special needs populations. The median income of renter households (\$25,206) was significantly lower than for the median income of homeowners in Placerville (\$49,817).

Table II-6 compares median incomes for El Dorado County and its cities in 2000.

Table II-6
Median Income by Jurisdiction (2000)

Jurisdiction	Median Income
Placerville	\$36,454
South Lake Tahoe	\$34,707
El Dorado Hills ¹	\$97,084
Remainder of unincorporated El Dorado County	\$44,035

Source: U.S. Census 2000

The estimated median family income for El Dorado County in 2003 is \$59,800, according to the California Department of Housing and Community Development (HCD). HCD's estimate of median income is based on Federal income guidelines that are used in determining eligibility for various Federal housing and community development programs. The Federal guidelines define five levels of income based on the family median income: extremely low (0 – 30 percent of median income), very low (31 – 50 percent of median income), low (51 – 80 percent of median income), moderate (81 – 120 percent of median income), and above moderate (over 120 percent of median income). The median family income is adjusted for household size. For example, the median family income for a household of three persons is \$53,800, less than for a family of four (\$59,800). The Federal income guidelines are not directly related to the U. S. Census Bureau estimates of income or based on a current survey of actual household income.

Based on the estimate of median family income in 2000 for El Dorado County (\$52,900), approximately 20 percent of Placerville's population had extremely low incomes at the time of 2000 Census, 19 percent had very low incomes, and 19 percent had low incomes. Nearly 60 percent of Placerville's population would qualify for housing and other programs targeted to lower-income households (those earning 80 percent or less of the El Dorado County median family income). This is a significantly higher percentage of lower-income households than countywide (approximately 40 percent). Table II-7 shows income in relation to tenure for 2000 in Placerville.

6. Poverty Rate

Poverty rate within an area can be used as another indicator of housing need. The poverty rate measures the proportion of the population with subsistence level incomes. Subsistence income is the minimum income required to obtain a nutritious diet, clothing, shelter, and other basic life necessities. The poverty threshold is a dollar amount, which varies by household size, established annually by the Census Bureau. The 2002 poverty threshold for a single person under 65 years of age was \$9,359. The poverty threshold for a family of two adults and two children was \$18,244.

¹ El Dorado Hills information was taken from the following block groups in El Dorado County: 307.01.01, 307.01.02, 307.02.01, 307.02.02, 307.03.01, 307.03.02, and 307.03.04. Total population of this area was 17,540 for the 2000 Census.

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**Table II-7
Household Income by Tenure**

	Households	Percent
Owner Occupied	2,114	53%
Less than \$5,000	32	0.8%
\$5,000 to \$9,999	40	1%
\$10,000 to \$14,999	139	4%
\$15,000 to \$19,999	133	3%
\$20,000 to \$24,999	98	3%
\$25,000 to \$29,999	206	5%
\$30,000 to \$49,999	415	10%
\$50,000 to \$74,999	520	13%
\$75,000 to \$99,999	334	8%
\$100,000 to \$149,999	159	4%
\$150,000 and up	38	1%
City Median Income – All Owners		\$49,817
Renter Occupied	1,882	47%
Less than \$5,000	88	2%
\$5,000 to \$9,999	179	5%
\$10,000 to \$14,999	263	7%
\$15,000 to \$19,999	205	5%
\$20,000 to \$24,999	199	5%
\$25,000 to \$29,999	280	7%
\$30,000 to \$49,999	283	7%
\$50,000 to \$74,999	240	6%
\$75,000 to \$99,999	97	2%
\$100,000 to \$149,999	39	1%
\$150,000 and up	9	0.2%
City Median Income - All Renters		\$25,206
City Median Income - All Households		\$36,581
Total	3,996	100%

Source: U.S. Census 2000

**Table II-8
Poverty Status in 1999**

	Placerville		El Dorado	
	Number	Percent	Number	Percent
Total Population	1,135	12%	11,079	7%
Under 18	403	4%	3,209	8%
18 to 64	665	7%	6904	7%
65 +	67	0.7%	966	5%
Households				
Family Households	227	9%	2,150	5%
With children under 18	204	16%	1,522	8%
With children under 5	20	8%	352	9%
Female householder, no spouse	112	19%	747	15%
With children under 18	112	25%	683	20%
With children under 5	20	29%	173	34%

Source: U.S. Census 2000

C. Housing Stock Characteristics

1. Housing Type

In 2003, Placerville's housing stock consisted of 4,508 housing units, including vacant units. The housing unit count is higher than the number of households shown in Table II-5, therefore. Single-family dwelling units comprise 68 percent of the City's housing stock, multi-family housing 28 percent, and mobilehomes four percent. Placerville's housing stock increased by 2.4 percent over the last three years. Between 1990 and 2000, the housing stock increased at an annual rate of 1.8 percent. Placerville gained approximately 640 housing units between 1990 and 2000. Three-fourths (76 percent) of the increase, or 487 housing units, consisted of attached and detached single-family dwellings.

Table II-9 shows changes in housing stock from 1990 to 2000. The number of housing units by type is greater than shown in Table II-10 because it includes vacant housing units.

**Table II-9
Housing Type**

Housing Type	1990		2000	
	Number	Percent	Number	Percent
Detached Single Family	2,243	63%	2,617	62%
Attached Single Family	141	4%	254	6%
2-4 Units	453	13%	535	13%
5+ Units	527	15%	642	15%
Mobile Homes	181	6%	158	4%
Total	3,565	100%	4,206	100%

Source: U.S. Census, 1990 and 2000

2. Tenure

During a period when the City's housing stock increased significantly, the percentage of homeowners did not change significantly between 1990 and 2000, increasing from 52 to 53 percent of households. Placerville has a lower homeownership rate than the countywide rate of 74 percent and the statewide rate of 57 percent. Between 1990 and 2000, the City gained approximately 352 owner-occupied households, of which 323 households (91 percent) lived in detached single-family units.

Since the majority of housing units (62 percent) in Placerville are detached single-family homes, the City has a high rate of renter-occupancy among such housing units. In 2000, 35 percent of renter-occupied households resided in detached single-family units, while 32 percent of renter-occupied households resided in multi-family structures of five units or more. Both Placerville and South Lake Tahoe have percentages of renter-occupied households that are significantly higher than El Dorado County.

Table II-10 shows the changes in tenure for all occupied housing units and by type of housing unit. Table II-11 compares tenure by jurisdiction in El Dorado County.

Table II-10
Tenure by Units in Structure (Occupied Units)

Housing Type	1990		2000	
	Number	Percent	Number	Percent
Owner-occupied	1,762	52%	2,114	53%
Detached Single Family	1,495	44%	1,818	46%
Attached Single Family	53	2%	137	3%
2-4 Units	39	1%	17	0.4%
5+ Units	9	0.3%	0	0%
Mobile Home	157	5%	142	4%
Other	9	0.3%		0%
Renter-occupied	1,632	48%	1,882	47%
Detached Single Family	605	18%	668	17%
Attached Single Family	58	2%	117	3%
2-4 Units	360	11%	486	12%
5+ Units	562	17%	602	15%
Mobile Home	21	0.6%	9	0.2%
Other	26	0.8%	0	0%
Total	3,394	100%	3,996	100%

Source: U.S. Census, 1990 and 2000

Table II-11
Tenure by Jurisdiction (2000)

Jurisdiction	Renter-Occupied		Owner-Occupied	
	Number	Percent	Number	Percent
El Dorado County	14,920	25%	44,019	75%
Placerville	1,882	47%	2,114	53%
South Lake Tahoe	5,354	57%	4,056	43%

Source: U.S. Census 2000

As is typical in most communities, the rate of homeownership increases with age. In Placerville, the highest rate of homeownership is among people age 65 and over. Nearly 50 percent of the increase in homeownership from 1990 to 2000 is attributed to householders between the ages of 45 and 54. This group also experienced the greatest population gain, increasing by 547 people (71 percent). Although homeownership increases with age, it is notable that the homeownership rate among persons age 45 and 54 declined between 1990 and 2000, possibly due to the cost of housing in Placerville.

Table II-12 compares tenure by age of householder in 1990 and 2000.

Table II-12
Tenure by Age of Householder

Households	1990		2000	
	Number	Percent	Number	Percent
Owner-occupied Households				
15-24	13	8%	21	9%
25-34	158	25%	190	33%
35-44	322	46%	370	46%
45-54	286	64%	472	58%
55-64	291	71%	340	71%
65+	692	67%	750	71%
Total	1,762		2,143	
Renter-occupied Households				
15-24	161	93%	226	92%
25-34	473	75%	389	67%
35-44	375	54%	442	54%
45-54	162	36%	348	42%
55-64	118	29%	142	29%
65+	343	33%	311	29%
Total	1,632		1,858	

Source: U.S. Census, 1990 and 2000

3. Vacancy

Between 1990 and 2000, the number of vacant housing units in Placerville increased by 70, to six percent of the housing stock. However, a more accurate way to measure vacancy is by the effective vacancy rate. The effective vacancy rate indicates the actual percentage of units available for sale or rent at a given time, excluding seasonal housing, second home, and other unoccupied units that are not on the market for sale or rent. Between 1990 and 2000, Placerville's effective vacancy rate increased from 1.4 to 2.8 percent. Most of the increase was due to a higher percentage of available rental units. The Census data may indicate a temporary trend in 2000 regarding vacancies. Contacts with rental property managers in 2003 suggest that the actual vacancy rate in Placerville is less than those reported by the 2000 Census.

Table II-13 compares vacancy rates of housing units in Placerville in 1990 and 2000.

**Table II-13
Unit Vacancy Rate**

	1990		2000	
	Number	Percent	Number	Percent
Total Units	3,565	100%	4,242	100%
Vacant Units				
For Rent	29	0.8%	79	2%
For Sale Only	21	0.6%	40	1%
Rented or sold, not occupied	39	1%	23	0.5%
For seasonal, recreational, or occasional use	25	0.7%	37	1%
For migrant workers	0	0%	2	0%
Other vacant	57	2%	60	1%
Total Vacant Units	171	5%	241	6%
Effective vacancy rate		1.4%		2.8%

Source: U.S. Census, 1990 and 2000

4. Overcrowding

Overcrowding occurs when a housing unit contains more than one person per room. Individuals living in dwellings with more than one person per room may not have sufficient space to meet daily needs. Accelerated deterioration of a home can also occur from over-use associated with more people living in the dwelling than that number for which it is designed.

The occurrence of overcrowding in Placerville among both homeowners and renters increased between 1990 and 2000. In 1990, approximately 113, or seven percent of all renters, lived in overcrowded conditions. Only 28 homeowners, (two percent) experienced overcrowding. By 2000, the number of renters living in overcrowded conditions increased by 64 percent. The occurrence of overcrowding among owners more than doubled, although overcrowding was still relatively low (three percent). The increase in overcrowding may be an indicator of a lack of affordable housing of sufficient size to accommodate the needs of many households in Placerville.

Table II-14 compares overcrowding by tenure for 1990 and 2000.

**Table II-14
Persons per Room**

Occupant	1990		2000	
	Number	Percent	Number	Percent
Owner-occupied				
One or less person/room	1,734	98%	2,049	97%
More than one person/room	28	2%	65	3%
Total	1,762	100%	2,114	100%
Renter-occupied				
One or less person/room	1,519	93%	1,696	90%
More than one person/room	113	7%	186	10%
Total	1,632	100%	1,882	100%

Source: U.S. Census, 1990 and 2000

5. Housing Costs

Housing costs in Placerville have increased faster than local incomes, leading to an increasing gap in affordability, particularly for residents with extremely low- or very low-incomes. Many individuals who live and work in the Placerville area have also been negatively affected by the rise in housing costs, as most of the jobs available locally pay low- to moderate-wages (see Section D, Employment Trends). Placerville, along with many other Sierra foothill communities, has experienced growing interest among higher-paid workers who commute to jobs in the Sacramento region and among older individuals and retirees who have “cashed out” the equity in their homes to move to the foothills.

At the same time as demand for housing has increased, the number of easy-to-develop parcels has diminished. Most of the remaining vacant or underused properties in the City and surrounding area, while buildable, contain slopes, protected natural resources, are odd-shaped infill parcels, or exhibit other factors that increase the cost of building housing.

a. Housing Prices

In 1990, the median price for a single-family home in Placerville was \$139,000, according to DataQuick. Home sales over the last year indicate that the median price for a single-family home is currently \$230,000, an increase of approximately 65 percent during the last twelve years. By comparison, the California Association of Realtors reported that the median home price in Placerville was \$250,000 during the first six months of 2003. This median price was over six times the median income of Placerville residents (assuming growth in household income since 2000 slightly higher than the rate of inflation). Most households can afford to spend between three and 3.5 times their annual incomes on housing without paying more than 30 percent of their incomes for shelter expenses.

Table II-15 shows home prices by number of bedrooms between 2002 and 2003.

Table II-15
Home Sales (2002-2003)

Single Family Home	Average Price	Median Price	Units Sold
One Bedroom	\$158,850	\$161,000	10
Two Bedrooms	\$206,225	\$198,500	125
Three Bedrooms	\$251,637	\$249,000	186
Four Bedrooms	\$309,667	\$320,000	27
5+ Bedrooms	\$297,600	\$282,000	5
Total	\$238,017	\$230,000	353

Source: Dataquick 2003

b. Rents

The median contract rent in Placerville increased by approximately 36 percent, from \$408 to \$556, between 1990 and 2000. Contract rent is the dollar amount a renter pays under a rental or lease agreement, excluding utility costs (unless these costs are included in the rental agreement). There is a significant amount of government subsidized rental housing in Placerville that is rent- and income-restricted, which means that Census reports do not reflect current market rents.

Table II-16 provides current rental rates, as provided by property managers of market rate housing units in Placerville. Table II-17 compares contract rents in 1990 and 2000 as reported by the Census.

Table II-16
Market Rate Rents (2003)

Apartments	Average Rent
One Bedroom	\$615
Two Bedrooms	\$710
Three Bedrooms	\$855

Source: Phone survey, 2003

**Table II-17
Contract Rents (1990 and 2000)**

Value	1990		2000	
	# of Units	% of Units	# of Units	% of Units
Less than \$100	28	2%	7	0.3%
\$100 to \$149	93	6%	76	4%
\$150 to \$199	59	4%	43	2%
\$200 to \$249	81	5%	43	2%
\$250 to \$299	175	11%	0	0%
\$300 to \$349	152	9%	68	3%
\$350 to \$399	166	10%	179	9%
\$400 to \$449	211	13%	196	9%
\$450 to \$499	185	11%	265	13%
\$500 to \$549	130	8%	193	9%
\$550 to \$599	89	6%	236	11%
\$600 to \$649	68	4%	236	11%
\$650 to \$699	55	3%	194	9%
\$700 to \$749	23	1%	76	4%
\$750 to \$799 (1990 data=\$750 to \$999)	57	4%	33	2%
\$800 to \$899	X	X	51	2%
\$900 to \$999	X	X	63	3%
\$1,000 to \$1,499 (1990 data=\$1,000 or more)	2	0.1%	96	5%
\$1,500 to \$1,999	X	X	0	0%
\$2,000 and up	X	X	0	0%
No Cash Rent	43	3%	48	2%
Median	\$408		\$556	
Total	1,617	100%	2,103	100%

Source: U.S. Census, 1990 and 2000

The Federal government estimates fair market rents for each county as part of the Housing Choice Voucher (Section 8) Program. The fair market rent is the dollar amount a property owner is entitled to receive, less utility costs, for a rental unit occupied by a low-income tenant with a Federal housing voucher. The difference between contract rents (the amount tenants pay) and fair market rents is the amount that the Federal government pays. The fair market rent can provide a general indicator of market rents and trends. The 2003 fair market rents in the Sacramento Primary Metropolitan Statistical Area (PMSA), which is comprised of El Dorado, Placer, and Sacramento Counties, ranged from \$651 for a studio apartment to \$1,501 for a four-bedroom rental unit.

c. Housing Affordability

An accepted measure of housing affordability is that housing payments (rent or mortgage, insurance, utilities, property taxes, etc.) should not exceed 30 percent of a household's gross

income. Households who pay more than 30 percent are considered to “overpay” for housing.

Between 1990 and 2000, the number of homeowners overpaying for housing increased by nearly 64 percent, or 206 households, while the number and percentage of renters overpaying for housing decreased slightly. The proportion of renter households overpaying declined from 56 percent to 48 percent. This decline in overpayment among renters may be a result of an increase in the availability of subsidized rental housing in Placerville and/or relatively moderate rent increases in relation to growth in renter incomes. Census data indicate that renter incomes and contract rents increased in about the same proportions, 33 percent and 36 percent respectively, between 1990 and 2000.

Table II-18 compares the number of renter- and owner-occupied households in Placerville in 1990 and 2000.

Table II-18
Households Paying 30% or More of Income for Housing

Income	1990				2000			
	Renters		Owners		Renters		Owners	
	#	%	#	%	#	%	#	%
Totals	904	56%	323	22%	898	48%	529	28%
Less than \$10,000	369	84%	88	65%	200	75%	32	67%
\$10,000 to \$19,999	348	75%	96	31%	390	83%	116	61%
\$20,000 to \$34,999	176	37%	86	30%	257	54%	117	44%
\$35,000 to \$49,999	11	7%	41	13%	36	13%	170	44%
\$50,000 to \$74,999 (1990=\$50,000 or more)	0	0%	12	3%	15	6%	84	17%
\$75,000 to \$99,999	X	X	X	X	0	0%	10	3%
\$100,000 to \$149,999	X	X	X	X	0	0%	0	0%
\$150,000 or more	X	X	X	X	X	X	0	0%

Source: U.S. Census, 1990 and 2000

6. Housing Age and Condition

Age of housing is an important characteristic of supply because it often indicates housing condition. Some federal and state programs use the age of housing as one factor to determine housing rehabilitation needs. In 2000, approximately 2,100 housing units, or 50 percent of the total housing stock, was at least 30 years old or more, shown in Table II-19. Homes that are at least 30 years old have a greater risk of deterioration associated with improper maintenance and repair. A 1998 target area survey of 862 housing units (approximately 21 percent of the City’s housing stock) found that 35 percent of the housing stock needed rehabilitation, and three percent needed replacement. Because the target area represented a part of the City with a concentration of older

housing units and lower-income households, the City considers the target area result as a maximum probable estimate of housing rehabilitation need. These percentages, applied citywide, would yield a housing rehabilitation need of approximately 1,580 housing units, and a replacement need of approximately 135 housing units.

City permit records show that, between January 1994 and April 2003, 1,180 building permits were issued for "miscellaneous residential" and 148 permits for residential additions, which include home improvements. Although the City's permit records are not detailed enough to determine the number of home improvements that involved upgrading of substandard housing units to sound condition, the residential building permit activity suggests that a significant number of substandard housing units in Placerville may have been upgraded to sound condition since 1994. An updated housing condition survey could confirm the extent of this trend.

Table II-19
Year Housing Built

Year Built	Number	Percent
1990-2000	630	15%
1980-1989	678	16%
1970-1979	794	19%
1960-1969	536	13%
Before 1960	1,568	37%
Total	4,206	100%

Source: U.S. Census, 2000

D. Employment Trends

Employment in Placerville is dominated by retail, public agency, and service organizations. According to the federal government's most recent economic census (1997), approximately 3,700 individuals were employed in Placerville by 470 public and private firms/agencies for which data was reported. Of these workers, 41 percent were employed by retail establishments, 23 percent by accommodation and food service firms, and 17 percent by health care and social assistance agencies. The average annual wage for all of the jobs reported among the 470 employers was approximately \$17,900 in 1997. Even accounting for multiple income households, the 1997 data suggest that jobs in Placerville are heavily concentrated among lower-paying industries and contribute to the low level of incomes of many residents.

By comparison, of the jobs available countywide, 26 percent were with accommodation and food service firms, 23 percent with retail establishments, and eight percent each with manufacturing, health care/social assistance, and arts/entertainment/recreation employers. According to the California Employment Development Department (2002), major employers in El Dorado County continue be retail establishments, health care and health service firms, public agencies (federal government, county, and educational), and lodging establishments. The largest growth in

employment is anticipated to occur in construction and mining, retail trades, and service industries. A large proportion of the Placerville residents commute outside the City for work. According to the 2000 Census, 2,311 Placerville residents commuted to work in other areas. Because the large commuter population, the industries and occupations of City residents reflect a different mix than the jobs available in the City. In 2000, approximately 1,443 people, or 35 percent of Placerville's working residents, were employed in retail trades, health care and social assistance, and construction industries, while 33 percent of residents worked in trades such as farming, transportation, and finance.

Table II-20 shows the mean annual wage by industry for jobs in the Sacramento Metropolitan Statistical Area (MSA) in 2002, which includes El Dorado County. Table II-21 shows the occupational profile of Placerville residents in 2000. Table II-22 shows the percentage of City residents who worked in Placerville in relation to those who commuted to work outside the City. Table II-23 shows major employers in El Dorado County.

Table II-20
Sacramento MSA Mean Annual Wage by Industry (2002)²

Industry	Median Wage
Farming, Natural Resources, Mining	\$23,139
Construction	\$39,129
Manufacturing	\$27,792
Wholesale Trade	\$41,807
Retail Trade	\$21,808
Transportation, Warehousing, and Utilities	\$27,015
Information	\$65,176
Financial Activities	\$50,492
Real Estate and Rental and Leasing	\$70,815
Professional and Technical Services	\$57,640
Administrative & support	\$30,683
Educational services	\$43,155
Health care & social assistance	\$46,677
Arts, entertainment, & recreation	\$44,754
Leisure and Hospitality (Including food services)	\$18,121
Other services	\$22,546
Government	\$38,500

Source: EDD Occupational (2001) and Wage (2002) Data

² Includes: Counties of El Dorado, Placer, and Sacramento

**Table II-21
Employment by Industry (2000)**

Industry	Number	Percent
Farming, Natural Resources, Mining	87	2%
Construction	449	11%
Manufacturing	320	8%
Wholesale Trade	129	3%
Retail Trade	484	12%
Transportation, Warehousing, and Utilities	175	4%
Information	115	3%
Financial Activities	202	5%
Real Estate - Rental and Leasing	39	1%
Professional, Scientific, and Technical Services	232	6%
Administrative and Support	241	6%
Educational Services	287	7%
Health Care and Social Assistance	510	12%
Arts, Entertainment, and Recreation	76	2%
Leisure and Hospitality (including foodservices)	290	7%
Other Services	209	5%
Government	326	8%
Total	4,171	100%

Source: 2000 Census

**Table II-22
Commuting Workers**

Place of Work	Persons	Percent
Total Workers	4,045	100%
Worked in City of Residence	1,734	43%
Worked outside City of Residence	2,311	57%

Source: U.S. Census, 2000

Table II-23
Major Employers in El Dorado County

Employer Name	Location	Industry
El Dorado Union School District	Placerville	Elementary and Secondary Schools
Marshall Hospital	Placerville	Hospitals
Barton Memorial Hospital	South Lake Tahoe	Hospitals
Embassy Suite Resorts	South Lake Tahoe	Hotels and Motels
Heavenly Valley Ski Resort	South Lake Tahoe	Hotels and Motels
Lake Tahoe Community College	South Lake Tahoe	Colleges and Universities
Lake Tahoe Unified School District	South Lake Tahoe	Elementary and Secondary Schools
Sierra at Tahoe	South Lake Tahoe	Hotels and Motels
Blue Cross and Blue Shield	El Dorado Hills	Insurance Agents, Brokers, and Service
DST Innovis	El Dorado Hills	Credit Reporting and Collection
End Wave	El Dorado Hills	Retail Stores, All Other
Fortune 800	El Dorado Hills	Miscellaneous Business Services
Roebbelen Land Contracting	El Dorado Hills	Nonresidential Building Construction
County of El Dorado	Multiple	Public Administration (Government)
US Government	Multiple	Public Administration (Government)

Source: EDD 2003

In 2000, Placerville had the highest rate of unemployment of jurisdictions within El Dorado County. Approximately 360 people, or eight percent of the work force, were unemployed in Placerville in 2000. Table II-24 provides a comparison of Placerville's unemployment rates with El Dorado County and South Lake Tahoe.

Table II-24
County and City Unemployment Rates

Jurisdiction	Labor Force	Employment	Unemployment	
El Dorado County	83,700	79,400	4,300	5%
Placerville	4,860	4,500	360	8%
South Lake Tahoe	17,380	16,190	1,190	7%

Source: EDD Labor Force Data for Sub-county Areas

E. Special Housing Needs

This section of the Housing Element provides a discussion of “special” housing needs populations in Placerville. State law (California Government Code section 65583) identifies the following “special needs” groups: seniors, persons with disabilities, female-headed households (primarily elderly women living alone and single-parent households), large families, farmworkers, and persons and families in need of emergency shelter. These groups encounter greater difficulty finding decent, affordable housing due to circumstances related to occupation, income, family characteristics, medical condition, or disability.

This section details the housing and supportive services needed by these special groups and identifies the programs and services available to these populations within Placerville. A focus of the Housing Element is to ensure that all people residing in Placerville have access to suitable housing.

1. Seniors

Seniors (typically defined as persons 65 years of age or more) have special housing needs due to three primary concerns: 1) low incomes with limited potential for income growth to keep pace with rising costs of living; 2) high health care costs; and 3) self-care or independent living limitations (such as physical disabilities and other health-related disabilities).

Approximately 1,114 households (28 percent of all households) in Placerville were headed by persons 65 years and older in 2000. Over half of the senior-headed households consisted of people living alone. Of the 1,114 senior-headed households, approximately 1,063, or 95 percent, had low incomes (less than 80 percent of median), of which, 734 households, or 70 percent, had very-low incomes (less than 50 percent of median). The percentage of senior-headed households with low- and very-low incomes is significantly higher than the overall population.

In 2000, 750 senior households were homeowners (71 percent) and 311 were renters (29 percent). Senior homeowners may have difficulty in performing regular home maintenance or repair activities because of physical and/or other limitations. In addition, because many seniors have limited incomes, they may have difficulty absorbing increases in housing-related expenses. Elderly women are especially in need of financial assistance because so many of them live alone and have lower incomes than seniors as a group. In 2000, 500 senior households were comprised of women living alone.

Various programs can help meet the needs of seniors, including congregate care, supportive services, rental subsidies, shared housing, and housing rehabilitation assistance. For the frail elderly or those with disabilities, housing with features that accommodate disabilities can help ensure continued independent living. Elderly people with mobility/self care limitations also benefit from transportation alternatives. The El Dorado County Senior and Family Service program provides information and referrals to seniors. The County also administers a nutrition program for seniors that include Meals on Wheels. The El Dorado County Department of Mental Health administers a senior peer counseling program in Placerville.

There are several senior care facilities, including nursing, residential, and assisted-living facilities in Placerville that are licensed by the California Department of Social Services. These include adult

residential care facilities that provide care to seniors as well as developmentally disabled and/or mentally disabled adults. Adult day care facilities also provide programs for frail elderly and developmentally disabled and/or mentally disabled adults in a day care setting. There is one such facility in Placerville, the El Dorado County Senior Day Care Center, with a capacity to serve 60 people. Senior Day Care Services is a private facility that provides non-medical services and supervision to seniors with physical, mental, and/or emotional disorders. When considered together, larger facilities located within Placerville that are licensed by the State have the capacity to serve approximately 50 people. There are also numerous facilities throughout the City that provide care to six or fewer seniors. Table II-25 lists facilities licensed by the California Department of Social Services that are available to Placerville residents.

Given the growing desire of older adults to retire in the foothills, an increasing percentage of such individuals may need self-care assistance at some point in their lives. The City can expect to experience an increasing demand for housing and supportive services geared to seniors.

Table II-25
Senior Care Facilities¹

Facility	Capacity
Senior Residential Care	
Aqua Dulce Care Home	6
County Gardens	6
Gables LLC Retirement Home	6
Gold Country Health Center	46
Grand Oaks Manor	6
Nelson Dial Guest Home	6
Park Avenue Guest Home	6
Pleasant Care Home	10
Sierra Manor	15
Sunshine Manor	10
Valley View Guest Home	6
Subtotal	123
Adult Residential Facility	
Hoppe Family Home	6
Hoppe Home	6
MacNicol II	9
McMains Home	6
Pathways	12
Reeder Home	8
Thomas Residential Care II	6
Yeske Home	6
Subtotal	59
Total	182

Source: EDD Labor Force Data for Sub-county Areas.

1. Licensed by the State of California in the Placerville zip code area.

2. Persons with Disabilities

Persons with disabilities have special housing needs because of their low-incomes, the lack of accessible and affordable housing, higher health care and other living costs associated with their conditions, and their capacity to live independently (many persons with disabilities need a supervised group living environment). The State of California broadly defines a disability as a physical, mental, or emotional condition that lasts over a long period of time, makes it difficult to live independently, and affects one or more major life activities. The 2000 Census defines six types of disabilities:

1. Employment disability;
2. Physical disability;
3. Mental disability;
4. Sensory disability;
5. Self-care limitation; and,
6. "Go-outside-home" limitation.

Approximately 2,077 people with disabilities resided in Placerville in 2000, or 22 percent of the population. Of these individuals, 620 were age 65 or more. An individual that reports having a disability may not necessarily require special services to facilitate independent living. Living arrangements generally depend on the severity of the disability. Many individuals are able to live independently with family members. To sustain independent living, people with disabilities may need special housing design features, income support, and in-home supportive services for medical conditions.

The Alta California Regional Center operates one of 21 offices in Placerville that provides assistance to persons with developmental disabilities and their families. The Center assists its clients in coordinating health care and other services to provide clients with an avenue to efficiently utilize and maximize resources that are available. Approximately 630 residents of El Dorado County are currently receiving assistance from the Center.

People with severe mental disabilities, psychiatric disabilities that impair one's ability to function in the community, are in need of different assistance than a person with a physical disability. A 2001 estimate by the National Institute for Mental Health indicates that approximately 2.5 percent of the adult population (18+) suffers from mental illness. This would indicate that approximately 179 residents of Placerville may suffer from some form of mental illness. The El Dorado County Department of Mental Health offers 24 hour psychiatric counseling and administers programs at four facilities within Placerville. One of the facilities provides peer counseling specifically for seniors.

Some individuals with disabilities may require a group living environment in which partial or constant supervision is provided by trained personnel. As discussed above, the adult residential facilities identified in Table II-20 and the adult day care programs provide assistance to persons with disabilities, including seniors. These facilities are able to provide assistance to over 100 individuals. Mother Lode Rehabilitation administers programs in Placerville that include vocational training, job placement, independent living training, semi-independent residential training, and practical skills such as banking, shopping, and money handling. This facility has the capacity to provide services to approximately 150 people.

The needs of persons with disabilities are varied and many, and resources available to assist such individuals are rarely sufficient to meet the demand for services. Of the service providers contacted for this Housing Element update, the highest priority needs that were suggested included:

- Additional residential care facilities for persons with severe disabilities that prevent independent living, whether the disability is developmental, physical, or health related;
- Additional financial assistance to increase the accessibility of housing for those who can live independently;
- Additional resources for life skills training, including education and job training;
- Additional health care assistance for individuals with severe and chronic illnesses; and
- More counseling and health care services for persons with mental illness and substance abuse problems.

3. Farmworkers

Farmworkers are individuals whose primary incomes come from permanent or seasonal agricultural labor. Permanent farmworkers, who typically reside year-round in a community, work in the fields, processing plants, or support activities on a year-round basis. When workloads increase during harvest periods, the labor force is supplemented by seasonal or migrant labor. In 2000, approximately 748 farmworkers resided within El Dorado County, of which 346 were migrant farmworkers and 402 were seasonal farmworkers according to the Migrant Health Program of the U.S. Department of Health and Human Services study entitled Migrant and Seasonal Farmworker Enumeration Profiles Study. The study was based on secondary source material, including existing database information and interviews with knowledgeable individuals.

There is no significant agricultural activity within Placerville that would generate a need for migrant farmworker housing. However, Placerville is located within a region of El Dorado County that includes significant agricultural activities, such as vineyards and orchards that create a need for seasonal farm labor. It is possible, therefore, that some seasonal laborers migrate to the Placerville area in search of temporary shelter. This is most likely to occur during harvest periods in the fall.

According to the 2000 Census, only 87 people, or two percent of the City's total population, were employed in agricultural occupations. The City does not administer housing programs specific to farmworkers who are permanent residents of the City, due to the small size of the workforce employed in the agricultural industry. However, the housing needs of residents employed in agricultural that do reside in Placerville could be addressed through either the County or City programs related to permanent affordable housing, rather than migrant farm labor camps, or through one or more state or federal housing programs that provide funding for permanent housing in rural areas.

4. Single-Parent Households

Single-parent households with children often require special consideration and assistance as a result

of their greater need for affordable housing, accessible day care, health care, and a variety of other supportive services. Single-parent households also often receive unequal treatment in the rental housing market due to their family status. Female-headed single-parent households, in particular, face challenges in finding affordable, sound housing that is accessible to employment and services due to their relatively lower household incomes and child care needs.

Approximately 564 households in Placerville are single-parent households, of which 78 percent (440) are headed by females. In 2000, 24 percent of the City's female-headed families with children lived in poverty, compared to 16 percent of all families with children. The median income for female-headed households with children was \$20,741, compared to \$55,909 for married-couple families with children.

One resource that may benefit single-parent households is a childcare program administered by the El Dorado County Office of Education. The El Dorado County Children's Center Program serves children of parents who qualify for subsidized childcare by the State Department of Education, Child Development Division. The program includes childcare at various facilities throughout the County. There are three facilities within Placerville that provide care for toddlers, preschoolers, and school age children. There are a total of 14 child care facilities in Placerville that are licensed by the State and have a combined capacity to provide care for 608 children.

A sub-group of single-parent households especially in need of assistance are women with children escaping domestic violence. Assistance for this group in Placerville is provided by the El Dorado Women's Center. The Center provides 24-hour crisis line, up to 30 days of shelter, legal assistance, counseling, employment assistance, transportation, and peer groups to battered women and their children. It also administers a batterer's treatment program.

5. Large Households

Large households consist of households with five or more members. These households, most of whom are families, constitute a special needs group because the supply of adequately sized, affordable housing units in a community is often limited. In order to save money for other basic necessities such as food, clothing, and medical care, it is common for lower-income large households to reside in smaller units, which frequently results in overcrowding. There were 325 large households in Placerville in 2000, of which 48 percent were renter households. Large households represent eight percent of the City's households.

The housing needs of low-income large families could be met by low-cost housing units with more bedrooms. The City has sought to ensure that affordable housing development include some units with three and four bedrooms for large families.

The El Dorado County Habitat for Humanity affiliate is a program that could be a resource to assist large families. The affiliate is a non-profit volunteer organization that assists in the funding, scheduling, and overseeing of production of housing for low-income families on a house-by-house basis. Families are expected to provide a certain amount of labor in order to become homeowners.

Since its inception, the affiliate has constructed five houses in the area and is extensively involved in the community through partnerships with local churches and schools. Another resource for large

families is Mercy Housing of California. Mercy Housing, another nonprofit organization, has developed single-family homes in Placerville under its self-help program, and many of these homes contain three or more bedrooms for large families.

6. Homeless Individuals and Families

Most individuals and families become homeless because they are unable to afford housing in a particular community, cannot care for themselves, or have recently left an institutional environment without adequate resources to find housing. Nationwide, about half of those experiencing homelessness over the course of a year are single adults. Most enter and exit the system fairly quickly. The remainder essentially lives in the homeless assistance system, or in a combination of shelters, hospitals, the streets, jails, and prisons. There are also single homeless people who are not adults, including runaway and “throwaway” youth (children whose parents will not allow them to live at home or are unable to care for them). The homeless population in Placerville typically consists of local single women with and without children, single men, and parolees who have been prohibited from leaving the area.

Three types of facilities provide shelter for homeless individuals and families. They are:

- **Emergency shelter:** a facility that provides overnight shelter and fulfills a client’s basic needs (i.e. food, clothing, and medical care) either on-site or through off-site services. The permitted length of stay can vary from one day to two months, depending upon whether the shelter is short-term or long-term.
- **Transitional housing:** a residence that provides housing for up to two years. Residents of transitional housing are usually connected to rehabilitative services, including substance abuse and mental health care intervention, employment services, individual and group counseling, and life skills training.
- **Permanent housing:** permanent housing that is affordable in the community or service-enriched housing that is linked with on-going supportive services (on-site or off-site) and is designed to allow formerly homeless clients to live at the facility on an indefinite basis.

Beyond the need for housing, homeless individuals are likely to have other needs, such as support services, life skills training, medical care, and education or job skills training. The main resource that is currently available to provide housing for the homeless in Placerville is the HELP program. The program is administered by the Federated Church, comprised of several participating churches, and is active throughout the City. The program offers people in need one or two nights stay in a local motel and information regarding clothing programs and food bank programs available in the area. According to the HELP service providers; approximately 95 percent of the clientele that has received assistance through the program consists of persons already receiving disability and/or Social Security assistance that are not able to make ends meet. The Salvation Army also administers the same type of program throughout the greater El Dorado County area.

As discussed above, as a sub group of the single parent household population, women may also find themselves without homes. The El Dorado Women’s Center provides 30 days of shelter and 24 hour crisis management for victims of domestic violence. The New Morning Youth Shelter is a 6-

bed facility that provides 24 hour shelter for youths up to 18 years old. The facility also provides individual and family counseling, crisis management, alcohol and drug use education, and assistance with mental health issues.

F. Assisted Housing Projects At-Risk of Conversion

Affordable housing is usually provided through government assistance in the form of rental housing, although Habitat for Humanity and Mercy Housing has constructed single-family homes for lower-income households. Because occupancy and affordability restrictions associated with government assistance for rental housing has the potential to expire, there is also a potential “risk” for assisted rental housing to convert to market rate rents. The loss of such rental housing reduces the availability of affordable housing to lower-income households. Affordable rental housing should be preserved to the fullest extent possible, therefore. Unless housing has reached a substantial level of deterioration, it is much more cost-effective to preserve existing affordable housing rather than replace it with newly constructed units.

The “at-risk” status of government assisted rental housing is determined through the identification of funding programs that support the affordable units and the potential likelihood that the funding will be discontinued allowing the units to convert to market rate rents. All of the assisted units in Placerville, except the Sunrise Garden Apartments, participate in the United State Department of Agriculture (USDA) Rural Housing Section 515 Program.

The 515 Program is a direct mortgage loan program for the development of low-income multi-family housing, housing for persons with disabilities, and/or seniors. The typical loan term under this program is 30 to 40 years, with a minimum 20-year restricted rent period, although loan terms may be up to 50 years. Following the completion of the 20 year period, the property owner may, under limited circumstances, pre-pay the assistance and will no longer be subject to program occupancy and rent restrictions. Following the completion of the loan period, USDA encourages properties to be transferred either by a tax credit to limited partnerships or, by theoretically endless subsidy, made available to non-profit organizations or local housing authorities. New regulations require that properties receiving assistance from the Section 515 Program be transferred to private or government entities that will continue the affordable use. The USDA also offers incentives to continue the use that, if accepted, ensure the continued availability of the affordable units in perpetuity.

The Sunrise Garden Apartments property is funded through HUD’s Housing Choice Voucher (Section 8) Program, by the California Housing Finance Agency. The minimum period of restricted occupancy and rents is 30 years. The current Housing Choice Voucher loan providing funding for operation and maintenance of the Sunrise Garden Apartments will not expire until 2018 and therefore, the property is considered to be at low risk of conversion to market rate.

Publicly assisted rental housing is identified in Table II-26. This table identifies the date in which the Section 515 Program was entered as well as dates to which the subsidy will be extended. To that end, it has been determined that all of these affordable units are considered low risk or no risk of conversion over the next ten years because of the transfer requirement and incentives offered by USDA and the remaining restriction periods on the HUD-funded projects.

However, the City will continue to monitor these projects each year to assure that, if a change in status occurs, the City will work with property owners and interested nonprofit organizations to preserve the affordability of these rental units for low-income occupants.

Table II-26
Inventory of Publicly Assisted Multi-Family Housing

Project Name	Total Units	Affordable Units	Type	Funding Sources	Start Date of Funding	Expiration of Affordability (At-Risk Status)
Carson Ridge Apartments 2848 Schnell School Road	42	42	Family	Section 515	03/17/83	(Low Risk)
Deer View Park Apartments 2880 Schnell School Road	48	48	Family	Section 515	04/02/81	(Low Risk)
Placerville Apartments 2684 Coloma Court	84	84	Family	Section 515	05/05/86	(Low Risk)
Sunrise Gardens 1400 Woodman Circle	67	67	Family	Section 8	09/06/78	9/17/2018 (Low Risk)
Tunnel Street Senior Apts. 2880 Tunnel Street	39	39	Senior	Section 515	10/23/86	(Low Risk)

Source: California Housing Partnership Corporation, 2002; U.S. Department of Housing and Urban Development. 2003

G. Opportunities for Energy Conservation

The affordability of housing in Northern California can be directly impacted by utility-related costs. However, Title 24 of the California Code of Regulations sets forth mandatory energy standards for new development and requires adoption of an "energy budget." The home building industry is required to comply with these standards while localities are responsible for enforcing the regulations. Some of the alternative ways to meet the state energy standards are:

- The use of passive solar construction techniques that require proper solar orientation, appropriate levels of thermal mass, south facing windows, and moderate insulation levels;
- The use of higher insulation levels in place of thermal mass or energy conserving window orientation; and
- The use of active solar water heating in exchange for less insulation and/or energy conserving window treatments.

Other energy saving construction techniques include:

- Locating homes on the northern portion of the sunniest location of building sites;
- Designing structures to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather conditions;
- Locating indoor areas of maximum usage along the south face of the building and placing corridors, laundry rooms, power core, and garages along the north face;
- Making the main entrance a small enclosed space that creates an air lock between the

building and its exterior; and

- Orienting the entrance away from winds or using a windbreak to reduce the wind velocity against the entrance.

Energy consumption associated with residential land uses such as for heating and cooling needs, can also be reduced through site planning techniques, the use of landscaping, and the layout of new development. Developments designed to reduce the reliance upon motorized vehicles for transportation can also reduce the use of energy.

Pacific Gas and Electric, the supplier of electricity in the Placerville area, provides a variety of energy conservation services for residents. PG&E also participates in other energy assistance programs for lower-income households, which help qualified homeowners and renters, conserve energy and control electricity costs. These programs include the California Alternate Rates for Energy (CARE) Program and the Relief for Energy Assistance through Community Help (REACH) Program.

The CARE Program provides a 15 percent monthly discount on gas and electric rates to income qualified households, certain non-profits, facilities housing agricultural employees, homeless shelters, hospices, and other qualified non-profit group living facilities. The REACH Program provides onetime energy assistance to customers who have no other way to pay their energy bill. The intent of REACH is to assist low-income customers, particularly the elderly, disabled, sick, working poor, and the unemployed, who experience severe hardships and are unable to pay for their necessary energy needs.

The Placerville General Plan promotes energy conservation through land use and residential development policies and regulations that seek to encourage design principles, solar access, the use of landscaping, location of housing in relation to jobs and services, and other techniques to reduce residential energy consumption.

H. Regional Housing Needs

An important requirement of State Housing Element Law (Government Code Sections 65583 and 65584) is that each city and county plan for its share of the region's future housing needs. In the six-county greater Sacramento area, the Sacramento Area Council of Governments (SACOG) prepared a Regional Housing Needs Plan (September 2001) that determines the regional housing needs for El Dorado County and the cities within the County. SACOG determines the amount of affordable housing El Dorado County will need for the planning period and then distributes that number among its participating jurisdictions. Although Placerville is not a member of SACOG, the regional housing allocation is still conducted by SACOG for the City. Under the SACOG plan, El Dorado County and its cities are responsible for accommodating an additional 9,274 housing units between 2001 and 2009, of which Placerville is responsible for accommodating 563 additional housing units. Of the 563 units, 81 of them are expected to be affordable to very low- and low-income households. Although Placerville is not directly responsible for the actual construction of these units, the City is responsible for creating a regulatory environment in which these housing units can be built. The development of affordable units can be encouraged through adoption and implementation of general plan policies, zoning code policies, and the provisions of financial and regulatory incentives.

Table II-27 shows the number and percentage of housing units identified in the SACOG Regional Housing Needs Plan for Placerville, by income category, for the planning period between 2001 and 2009.

Table II-27
Regional Housing Needs Plan for Placerville (2001-2009)

Income Category	RHNP Allocation	
	Number	Percent
Very Low	23	4%
Low	58	10%
Moderate	148	26%
Above Moderate	334	60%
Total	563	100%

Source: Sacramento Area Council Governments, Regional Housing Needs Plan. (September 2001)

Table II-28 shows the number housing units that have been approved and/or constructed since 2001 in Placerville that contributes to meeting the RHNP allocation.

Table II-28
Progress in Meeting the RHNP Allocation

Income Category	RHNP Allocation	Units	Remaining RHNP Allocation
Units Constructed/Under Construction/Approved January 2001 – April 2003			
Very Low	23	23	0
Low	58	153*	0
Moderate	148	1	147
Above Moderate	334	78	256
Total	563	79	484

Source: City of Placerville

* 176 affordable units have been approved by the City in the Ridge at Orchard Hill project. This development includes 176 income-restricted senior housing units, although the specific affordability division between very low- and low-income residents is not yet known. It is expected that some of these units will be designated as very low-income units.

III. CONSTRAINTS



A. Government Constraints

Local policies and regulations can affect the price and availability of housing, both positively and negatively, particularly for low- and moderate-income residents of Placerville. Land use controls, site improvement requirements, permit and development impact fees, permit processing procedures, and other factors may constrain the maintenance, development, and improvement of housing. This section discusses potential governmental constraints as well as policies that encourage housing development in Placerville.

State and Federal regulations also affect the availability of land for housing and the cost of producing housing. Regulations related to environmental protection, prevailing wages for publicly-assisted construction projects, construction defect liability, building codes, and other topics have significant and often adverse impacts on housing cost and availability. Perhaps one of the greatest constraints to the production of housing affordable to lower-income households is the chronic shortage of state and federal financial assistance for such housing.

While Placerville recognizes that constraints exist at other levels of government, the City has little or no control over these regulations and no ability to mitigate these constraints directly. For these reasons, this section of the Housing Element focuses only on policies and regulations within the City's control to influence directly.

1. Land Use Policies

The Land Use Element of the General Plan contains the primary policies that guide residential development. These policies are implemented through several types of ordinances, including zoning and subdivision ordinances. Zoning regulations establish the amount and distribution of land uses within the City, while subdivision regulations establish requirements for the division and improvement of land. The Land Use Element of the Placerville General Plan identifies five residential land use categories: Rural Residential, Low Density Residential, Medium Density Residential, High Density Residential, and Planned Residential Development/Historic.

The City has adopted nine residential zoning districts that correspond to General Plan land use categories and two non-residential zoning districts, one residential overly zone, and one mixed-use zone. Table III-1 summarizes the General Plan land use categories and corresponding zoning districts.

**Table III-1
Land Use Categories Permitting Residences**

General Plan	Zoning Designation(s)	Density (du/ac)	Minimum Site Area/Unit	Typical Residential Type(s)
Rural Residential (RR)	RE (Estate Residential) R1-A (Single Family-Acre)	0.20 to 1.00	5 acres 1 acre	Detached Single Family Homes Second Units
Low Density Residential (LD)	R1-10 (Single Family) R1-20 (Single Family)	1.01 to 4.00	10,000 sf 20,000 sf	Detached Single Family Homes Second Units
Medium Density Residential (MD)	R1-6,000 (Single Family) MP (Mobile Home Park)	4.01 to 6.00	6,000 sf 2,700 sf	Detached Single Family Homes Second Units Mobile Homes Mobile Home Parks
High Density Residential (HD)	R2 (Low Density Multi-Family) R3 (Medium Density Multi-Family) R4 (High Density Multi-Family)	4.01 to 16.00	5,445 sf 3,630 sf 2,722 sf	Detached Single Family Homes Attached Single Family Homes Condominiums Apartments

Source: Placerville General Plan, 1989

2. Zoning Standards

The type, location, density, and scale of residential development are primarily regulated through the Placerville Zoning Ordinance, which is written to implement the policies of the Placerville General Plan. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as ensure the orderly development of the City. Placerville's Zoning Ordinance establishes nine residential zones. The residential zones are:

- RE (Estate Residential)
- R1-A (Single-Family Acre Residential, minimum lot size of one acre)
- R1- 20 (Single-Family Residential, minimum lot size of 20,000 square feet)
- R1-10 (Single-Family Residential, minimum lot size of 10,000 square feet)
- R1- 6 (Single-Family Residential, minimum lot size of 6,000 square feet)
- R-2 (Multi-Family Residential, attached single-family, two- and three-family units))
- R-3 (Multi-Family Residential)
- R-4 (Multi-Family Residential)
- MP (Mobile Home Park)

The City also permits residential uses by right in the following commercial zones, above or below the ground floor of nonresidential uses:

- BP (Business Professional)
- CBD (Central Business District)
- C (Commercial)
- CC (Convenience Commercial)
- HWC (Highway Commercial (HWC))

Table III-2 summarizes the relevant residential standards. Table III-3 lists the types of permitted housing and permit process. The City offers no additional incentives for residential development in these zones other than the increased densities and planned development opportunities specified in the Zoning Code. The City could provide additional incentives for the development of housing in commercial zones. See Chapter V (Housing Strategy), Program 3 for further details.

**Table III-2
Residential Development Standards**

Zoning Standards	Residential Zoning Districts								
	RE	R1-A	R1-20	R1-10	R1- 6	R-2	R-3	R-4	MP ¹
Max. Density (du/ac)	0.20	1	2.18	4.36	7.26	8	12	16	6.2 (10 acre minimum)
Min. Lot Size (sq. ft.)	5 acres	1 acre	20,000	10,000	6,000	6,000/	6,000/	6,000	2,700/3,600 (double)
Minimum Lot Area/DU						2,000	2,000	2,000	
Min. Lot Width (ft.)	150	100	100	75	60	60/20	60/20	60/20	30/50
Front Yard (ft.)	50	30	20	20	20	20	20	20	3
Side Yard (ft.)	20	10%/10 ft	10%/10 ft	10%/10 ft	10%/10 ft	10%/10 ft	10% /10 ft	10%/10 ft	3, 3 ft setback
Rear Yard (ft.)	30	30	30	20	20	15/0	15/0	15/0	5
Building Coverage (%)	20	35	35	35	35	60	60	60	NA
Max. Bldg. Height (ft.)	35	35	35	35	35	40	40	40	35
Parking (spaces/unit)	2	2	2	2	2	2	2	2	2
Commercial Zones									
	CBD	CC	BP	HWC	C				
Max. Density (du/ac)	None	None	None	None	None				
Min. Lot Size (sq. ft.)	None	10,000	6,000	6,000	6,000				
Min. Lot Width (ft.)	None	100	60	60	60				
Front Yard (ft.)	None	¹	10	None	4				
Side Yard (ft.)	None		10	None	5				
Rear Yard (ft.)	None		5/25 (if next to res)	None	5				
Building Coverage (%)	100%	25%	60%	60%	60%				
Max. Bldg. Height (ft.)	40	30	40	40	40				
Parking (spaces/unit)	²	²	²	²	²				

Source: Placerville Zoning Ordinance (Municipal Code, Title 10).

¹ The MP Zone establishes standards for the development of mobilehome parks. The City expressly prohibits the habitation of mobilehomes outside of mobilehome parks.

² Multi-family parking based on square footage. <400 sf = one space/unit; 35% of units are <400 sf = 1.5 spaces/unit; 401-600 sf = 1.5 spaces/unit; 601+ = 2 spaces/unit..

**Table III-3
Housing Types Permitted by Zone**

	Zoning Districts													
	RE	R1-A	R1-20	R1-10	R1-6	R-2	R-3	R-4	MP	CDB	CC	BP	HWC	C
Detached Single-Family	P	P	P	P	P	P	P	P	X	X	X	X	X	X
Attached Single-Family	X	X	X	X	X	P	P	P	X	X	X	X	X	X
Multi-family/Apartment	X	X	X	X	X	P	P	P	X	P	P	P	P	P
Condominiums	X	X	X	X	X	P	P	P	X	P	P	P	P	P
Second Units	U	U	U	U	U	X	X	X	X	X	X	X	X	X
Granny House	P	P	P	P	P	X	X	X	X	X	X	X	X	X
Mobile Home	X	X	X	X	X	X	X	X	P	X	X	X	X	X
Rooming/Boarding House	X	X	X	X	X	P	P	P	X	X	X	X	X	X
Small Family Day Care (6 or fewer)	P	P	P	P	P	P	P	P	X	U	U	U	U	U
Medium Family Day Care (7 - 12)	P	P	P	P	P	P	P	P	X	U	U	U	U	U
Large Family Day Care (12 or more)	U	U	U	U	U	U	U	U	X	U	U	U	U	U
Community Care (6-)	U	P	P	P	P	P	P	P	X	U	U	U	U	U
Community Care (7+)	U	U	U	U	U	U	U	U	X	U	U	U	U	U
Domestic Violence Shelter	P	P	P	U	U	U	U	U	X	U	U	U	U	U

Source: Placerville Zoning Ordinance (Municipal Code, Title 10)

Notes: P = Permitted U = Permitted with a use permit X = Not permitted

a. Residential Development Standards

Residential Density

Permitted residential densities range from one dwelling unit per five acres in the RE zone to 16 dwelling units per acre in the R-4 zone. There is no upper limit on residential densities in mixed-use projects in commercial zones.

The RE through R1-10 zoning districts allow for the development of areas that are served with limited municipal utilities. Because of the geographical challenges throughout Placerville, these zoning districts are focused on residential development in outlying areas of the City and areas having topographic limitations. These zones are also intended to maintain the natural appearance of outlying areas and sloped sites by avoiding a concentration of population that would result in an increased demand for urban services. The R1-6 zone allows for the development of medium density, single-family land uses in areas that are, or can be feasibly served by utilities, schools, and other urban services and that have fewer slope constraints.

The City's three multi-family residential zoning districts establish guidelines for the development of multi-family housing in areas with the appropriate level of urban services available. These zoning districts alleviate encroachment of unrelated land uses developed on neighboring vacant land upon higher density residential uses.

Consistency of Permitted Residential Densities with Housing Affordability

In the past, single-family housing affordable to above-moderate income households has been constructed primarily in single-family zones, although occasionally in the R-2 zone as well. Land costs and permitted densities in the R1-6 and R-2 zones have made it possible to construct affordable single-family housing for lower-income households through federally and state funded housing programs operated by nonprofit homebuilders such as Mercy Housing and Habitat for Humanity. Market rate housing for moderate-income households has also been constructed in these two residential zones.

Affordable housing providers seeking to build homes for those who cannot afford to purchase housing have been able to produce such housing in the R-3, and R-4 zones and in the R1-6 and R-2 zones as planned developments. Permitted densities in these zones, with density bonuses and/or other regulatory and financial incentives, have proved sufficient to facilitate the production of affordable housing. The densities of six multi-family projects approved or constructed in Placerville since 1995 have ranged from 6.5 to 22 dwelling units per acre. The following list summarizes these projects:

- **Placer Village Apartments** (12 units/acre–constructed): 76 units of affordable family housing on 6.3 acres zoned R-3. The developer did not request a density bonus for this project.
- **Cottonwood Park Apartments** (6.5 units/acre–constructed): 78 units of affordable family housing on 12.05 acres zoned R1-6 PD. The City reduced required parking from 156 to 145 at the developer's request. The property was originally approved for townhomes at the same density. The developer did not request a density bonus.

- **Cottonwood Senior Apartments** (22 units/acre–constructed): 81 units on 3.7 acres zoned R1-6 PD. The City granted a density bonus and reduced the required parking to 0.5 spaces per unit.
- **Briw Road Apartments** (8 units/acre–constructed): 8 units on one acre zoned R-3, a small site with physical constraints.
- **Green Valley Apartments** (14.5 units/acre–approved but not constructed): 48 units of affordable family housing on 3.3 acres zoned R-4. The City reduced the required parking from 96 to 67 spaces at the developer’s request. The developer did not request a density. Although approved, this project has not been constructed because the developer did not receive tax credits.
- **Cardinal Apartments** (8 units/acre–constructed): 8 units on 1.03 acres zoned R-3, a small site with physical constraints.
- **The Ridge at Orchard Hill**, 176 affordable senior housing units (very low- and low-income), 54 single-family lots, and 81-units assisted living facility on 33 acres.

Residential developers have an opportunity to construct housing at higher densities in commercial zones as part of mixed-use projects. Housing in such projects could be any combination of market-rate and affordable housing.

Yards and Setbacks

Yard and setback requirements vary by zoning district and proposed project density. Front yard setbacks in residential zones must be 20 feet, except in the RE zone, which requires a 50-foot setback, and in the R1-20 zone, which requires a 30-foot setback. Side yard setbacks are 20 feet in the RE zone and the lesser of 10 feet or 10 percent of the parcel in all other residential zones. Back yard setbacks range from 30 feet in the RE zones to no required setback in the multi-family zones, which allows for the development of attached units. Residential land uses developed above or below the ground floor of other land uses in the BP, CBD, C, CC, and HWC zones are not constrained by setback requirements (Table III-2).

The Zoning Ordinance allows for parking within setback areas (see parking regulations below). Various accessory uses are also allowed within setback areas, including unenclosed, uncovered patios; terraces; swimming pools; and stairways. The Zoning Ordinance identifies height and area limitations on accessory uses but allows for a wide variety of accessory structures. Placerville’s yard setback requirements do not appear to be a constraint to the development of housing.

Lot Size

The five single-family residential zones have various requirements for minimum lot size. Lot sizes range from five acres to 6,000 square feet. The City has established large minimum lot sizes for three of the single-family zones due to topographic constraints and the lack of urban facilities and services in some parts of the City. Smaller lots of record that do not meet minimum lot area or width requirements may be developed if created before the present zoning standards for lot size were adopted by the City.

The City has also approved smaller lot sizes through its planned development overlay process (see subsection “d,” Flexibility in Development Standards). An example of a development with smaller lots is the Orchard Hills single-family development by Mercy Homes, which contains 102 homes affordable to lower-income families. The City also approved narrower street sections in this subdivision.

Building Coverage

The Zoning Ordinance defines building coverage as “total of ground floor areas of all buildings, including accessory buildings occupying a parcel, expressed as a percentage of the area of such parcel.” The maximum permitted building coverage in single-family zones is 35 percent, except in the RE zone, which has a 20 percent limit. In the R-2, R-3, and R-4 zones, up to 60 percent of the lot may be occupied by buildings. Because the building coverage limit does not include non-building structures, such as paved areas, recreation equipment, and access ramps, it is unlikely that additional building coverage would be necessary to achieve the maximum permitted densities in the City’s residential zones, plus a 25 percent density bonus for affordable housing.

Building Height

The City’s height limits do not constrain a property owner’s ability to achieve maximum densities allowed under the City’s General Plan and zoning because the zoning standards allow up to 35 feet, or two stories, in building height in the single-family zones and up to 40 feet in the multi-family zones. Two stories of building height are sufficient, in most cases, to achieve densities permitted under the various residential zoning districts. For constrained sites in which only a portion of a property is developable, the City’s allowance for up to 40 feet in height in multi-family zones permits the construction of three-story buildings to achieve project densities that are financially feasible.

Occupancy Standards

The occupancy of residential units is not regulated by the City. Section 10-1-4 of the Zoning Ordinance, Definitions, defines “family” as:

“...one or more persons occupying the premises and living as a single housekeeping unit as distinguished from a group occupying a hotel, club, fraternity, sorority house, lodging house, rooming house, or boarding house. A family shall be deemed to include necessary servants.”

Permitted uses in residential zones include detached and attached single-family homes and various multi-family structures. The City’s definition of family does not explicitly limit the amount of persons who can live in a dwelling unit. Occupancy standards do not constrain the development of housing in Placerville, therefore.

Community Care Facilities

The Zoning Ordinance identifies three types of community care facilities that are allowed within various zoning districts throughout the City. Clientele of these facilities may be children, adults, or children and adults and include persons with developmental, physical, or mental disabilities. Incidental medical care may also be provided at these facilities. These community care facilities are

allowed by right in all residential zones, except the RE zone, which requires a use permit, when providing service for six or less individuals. Community care facilities serving seven or more people are also allowed as a conditional use within all residential zoning districts. Community care facilities include:

- **Residential Facilities:** Any family or group home, or social rehabilitation facility providing service for 24 hours or more.
- **Day Care Center:** Facilities providing non-medical care to persons in need of services, supervision, and assistance for less than 24 hours.
- **Homefinding Agency:** Individuals or organizations that provide persons of any age placement into temporary, permanent, or adoptive care.

The Zoning Ordinance specifies that community care facilities, regardless of the requirements of a use permit, are expressly prohibited within 1,000 feet or less of an existing community care facility. To comply with State law, the City should revise the Zoning Ordinance to allow community care facilities by right in the RE zone. Otherwise, the City's zoning standards for community care facilities appear to comply with State law requirements and facilitate the location of these housing alternatives.

Cumulative Zoning

Single-family uses are allowed in all residential zoning districts. This means that developers are not required to construct multi-family housing in the R-2, R-3, and R-4 zones. The practice of allowing single-family homes on small, infill parcels and severely constrained properties that cannot accommodate multiple dwellings is ideal, regardless of the zoning district. This practice presents a potential constraint to the development of multi-family housing, however, if single-family homes are permitted on large parcels in R-2 through R-4 zones and preempt multi-family housing development. This constraint could be alleviated if single-family residential development in the R-2, R-3, and R-4 zones were subject to a use permit and permitted only when the development of multi-family dwellings is not feasible due to physical or other conditions of the subject property.

Parking Standards

Parking Ratios

Single-family homes must have two off-street parking spaces per dwelling unit. Required off-street parking for multi-family housing depends on the square footage of the dwelling unit. Multi-family units of less than 400 square feet must have one parking space. A development in which 35 percent or fewer of the dwelling units have less than 400 square feet must provide 1.5 off-street parking spaces per unit. Multi-family dwellings between 401 and 600 square feet must have 1.5 off-street parking spaces per unit, and multi-family dwellings of 601 square feet or more must have two spaces per unit. Although the Zoning Code contains these standards, actual amount of project parking required by the City has been determined at staff level based on suggested parking requirements from the Institute of Transportation Engineers (ITE) Parking Generation manuals. This manual generally provides a much lower amount of parking for residential projects, and is the reason that so many reductions have been made in the recent past for residential developments.

The past two multi-family residential developments approved by the City required between 1.0 and 1.2 parking spaces per dwelling unit. The City requires one off-street parking space per unit or room in rooming or boarding houses. Institutional uses, such as nursing homes and rest homes, are subject to different parking requirements than residential uses. These facilities must provide one off-street parking space for every three beds, plus one space for every three employees.

The City's process for requesting reasonable accommodations and the planned development process have alleviated potential constraints meeting parking requirements in the past, as related to the development of special needs housing for seniors, persons with disabilities, and other special housing types in which one space or fewer per dwelling unit was appropriate. The City has approved reduced parking for senior and affordable multi-family housing (see above examples of affordable housing developments) in the past. However, the current code requirements, if implemented for all residential projects, would serve as a constraint to housing production. As part of this Housing Element Update, the City will revise its zoning standards to reflect current practice of requiring only as much parking as is necessary, according to ITE Parking Generation guidelines.

Location of Parking

Parking must be provided within the same parcel or contiguous parcel as the residential dwelling unit it is meant to serve. The Zoning Ordinance allows parking to be located within side and rear yard setbacks, and within required front yard setbacks, up to three feet away from the street right-of-way.

The City also allows for the payment of an in-lieu fee for parking requirements on a project-by-project basis for the construction of new facilities, expansion of existing facilities, or annexation of an existing facility into a parking district. The Planning Commission determines whether a proposal must comply with the City's parking standards or the applicant may pay an in-lieu fee because sufficient parking exists within a 600-foot radius of the proposed use. Such fees are deposited in the City's Parking Fund for future use in acquiring, improving, or developing parking within the special district. The Zoning Code establishes both credits and exemptions to the fee to allow for potential alterations in land use on a given site. The parking fee is \$6,000 per space required by the land use.

Parking Improvement Standards

The City does not require covered parking. Plans for carports and/or garages associated with residential land uses are reviewed by the Planning Commission. Parking areas must be treated with decorative elements, such as a variety of paving materials, plantings, or other design features to alleviate large expanses of pavement. Given the wide variety of pre-cast materials and techniques that are available (paving blocks, stamped concrete patterns, colored concrete mixes, etc.), the City does not anticipate that this requirement will add significantly to the cost of housing. Buildings used for parking are required to be compatible with adjacent structures and conform to all applicable building codes. Because the City does not require that parking be covered, the improvement standards do not add significant cost to the development of housing. The allowance for uncovered parking also provides greater flexibility for the location of parking, further reducing potential constraints and cost.

b. Allowance for Housing and Shelter Alternatives

Housing Element law requires jurisdictions to identify adequate sites through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. The City implements this State law requirement through zoning standards for various types of housing, as discussed below.

Secondary Dwelling Units

The Zoning Ordinance defines a secondary (second) dwelling unit as, "one additional living unit on any one lot or parcel within a single-family residential zoning district." Second units are required to be equipped with separate cooking facilities. Second units may be created by converting an attic, basement, or garage; adding a separate unit onto an existing single-family dwelling; or constructing a separate dwelling on the same parcel as a single-family home. The City permits second units in the RE, R1-A, R1-20, R1-10, and R1-6 zones, subject to compliance with zoning (including density) and parking standards and the City's use permit process.

Second units may only be located in parcels of at least 5,000 square feet. The primary dwelling unit must be occupied by the property owner and the second units must be architecturally compatible with the primary dwelling unit. The Zoning Ordinance allows a maximum floor area of 640 square feet and requires that the second unit have one parking space, in addition to the parking required for the primary dwelling unit. The second unit must have a separate outside entrance or an entrance onto a hallway leading to the outside. A second unit can only be approved if it will not result in significant impacts to public services and resources. Second units will not be allowed if the primary dwelling unit is a nonconforming land use in a nonresidential zone.

As of July 1, 2003, State law requires second units to be approved through an administrative process. The Zoning Ordinance is inconsistent with State law because the City requires a use permit and Planning Commission review of second units. The City is currently in the process of revising the Zoning Ordinance to reflect the recent changes in State law. The revised ordinance will allow second units as a permitted use with minor conditions.

"Granny" Housing

Separate provisions of State law (California Government Code section 65852.1) govern so-called "granny housing," a type of second unit designed for persons age 62 or more. Under State law, cities and counties may grant a variance, special use permit, or conditional use permit for such housing if the floor area of the unit does not exceed 30 percent of floor area of the primary dwelling unit or 1,200 square feet.

Placerville's Zoning Ordinance regulates granny housing separately according to State standards. Residency of a granny unit is restricted to one or two adult persons who are 60 years of age or older, or persons with disabilities regardless of age. Granny units are allowed by right in the RE, R1A, R1-20, R1-10, and R1-6 zones. Granny units must be architecturally compatible with the primary dwelling units and must have one parking space, in addition to the parking required for the primary dwelling unit. The allowable floor area for a granny unit is between 640 and 1,200 square feet. Site plans for granny units are approved by the Community Development Director, who can impose reasonable conditions intended to mitigate any issues associated with the granny unit.

Decisions can be appealed to the City's Planning Commission.

If the City amends its second unit requirements, and permits the same floor area as currently allowed for granny units, the City would not need to regulate granny housing as a separate type of second unit.

Mobile Home Parks and Developments

State law (Government Code section 65852.7) requires that mobilehome parks and developments (as defined in section 18200 et. seq. of the Health and Safety Code), which include mobilehome coops, condominiums, and planned unit developments, be permitted on all land planned and zoned for residential use. State law allows the City to require a use permit (conditional use permit) for a mobilehome park.

Placerville's Zoning Ordinance establishes a Mobile Home Park (MP) zoning district and regulates the development of mobilehome parks and the placement of mobilehomes within such parks. The regulations apply to new mobilehome parks and to the expansion of existing parks. The development of mobilehome parks and accessory structures and uses are subject to the City's use permit process. A mobilehome park must be at least 10 acres in size and may not exceed 6.2 units per acre. Landscaping is required along the park perimeter. At least 20 percent of the park area must be devoted to recreational and community uses including, but not limited to, a swimming pool, golf putting green, or tennis courts. Streets within mobilehome parks must have a width of at least 25 feet. Entryways into mobilehome parks must be 40 feet in width and extend for 150 feet into the park from the street. Pedestrian access to adjacent lots and recreation areas is required. Mobilehome parks are also required to provide one off-street guest parking space for every three mobilehome units and one screened boat/trailer storage space for every four mobilehome units.

Individual lots for a single mobilehome unit within the park are required to have an area of at least 2,700 square feet, with an average width of 30 feet. Double mobilehome lots must have an area of 3,600 square feet and an average width of 50 feet. Minimum side yard setbacks are three feet and six feet between structures on adjacent lots. Front yard setbacks are also three feet and rear yard setbacks are five feet. Each lot must have two off-street parking spaces.

The City's mobilehome park development standards do not appear to create a significant constraint to the development of mobilehome parks, although the requirement for MH zoning does not comply with State law. Rather, the City should permit mobilehome parks in all residential zones and use the MH zone standards as a combining district to regulate the development of parks. The City's mobilehome park requirements do not apply to a manufactured home subdivision, condominium, co-op, or planned unit development in which homes are placed on permanent foundations.

Manufactured Housing on Permanent Foundations

Individual mobilehomes or manufactured homes are permitted on individual lots on permanent foundations. A Conditional Use Permit may be granted by the City for the use of a mobilehome on an existing single-family lot in the event of a hardship defined by Section 10-4-6(E) of the Zoning Ordinance. This allows for a mobilehome to be used as a residence by a property owner's family member due to health limitations as long as neighboring properties are not significantly impacted. In this instance, the mobilehome must have access to one parking space, have an area between 300

square feet and 1,000 square feet, and have all utility connections in compliance with City Code. The City inspects mobilehomes approved for hardship cases on an annual basis. The permit for such a mobilehome is subject to termination if the hardship no longer exists.

According to State law (California Government Code Section 65852.3), manufactured homes (including mobilehomes) must be allowed on lots zoned for site-built single-family homes under the same development standards as single-family homes. To comply with State law, the Zoning Ordinance should be amended to allow individual mobilehomes on permanent foundations in all residential districts.

Other Housing Types

The Placerville Zoning Ordinance identifies two other land uses that could provide housing to people on a temporary basis. Rooming or Boarding Houses, containing not more than five rental units providing lodging for three or more people, with or without meals, are allowed by right in the R-2, R-3, and R-4 zoning districts.

Other housing types that are not expressly defined by the Zoning Ordinance but that are important to meeting housing needs are transitional housing and emergency shelters. Transitional housing provides shelter for people who are trying to establish residence in a permanent home. An emergency shelter is a facility that provides shelter to families and/or individuals on a short-term basis. Domestic abuse shelters, a type of emergency or transitional housing, are recognized as allowable uses in RE, R1-A, and R1-20 zoning districts. In addition to the allowance of domestic abuse shelters, Section 10-3-4 of the Zoning Ordinance establishes a list of land uses that are allowed within any zoning district following the acquisition of a conditional use permit. The list includes "institutions of a philanthropic nature or non-profit charitable organizations." In general, residential uses such as emergency shelters are provided through such organizations.

The City has used the flexibility allowed under the philanthropic and charitable provisions to approved emergency shelters. The City's use permits are approved by the Community Development Director, who has the discretion to interpret the Zoning Ordinance. Given this flexibility, the City does not consider the lack of a broader definition of emergency shelter or transitional housing a significant constraint to permitting these uses. Two examples of shelters permitted by the City are a domestic violence shelter for women and children, for which the City approved a zoning and General Plan change and waived fees, and a youth shelter operated by New Morning Youth and Family Services, for which the City waived fees.

Historical Buildings

Placerville's heritage as a California "gold rush" town has resulted in the construction and preservation of many historically significant buildings. Placerville's history and the architecture reflecting that history is a fundamental aspect of the City's character and an important factor in the City's economy.

Section 10-4-10 of the City's Zoning Ordinance establishes a review procedure for buildings within designated historical districts in the City, but no specific historic preservation guidelines. The demolition of buildings of special historic or aesthetic value or of historic-type architecture within historical districts is expressly prohibited. The City will issue a permit for the removal of any historic

structure only in the event that it has been severely damaged or becomes unsafe (as defined by the Building Code) dilapidated, or in a state of disrepair beyond salvage. Issuance of the permit is subject to approval by the Planning Commission. Exterior improvements to buildings constructed or altered within any historical district are required to conform to historical criteria established within the district. Construction plans are subject to approval by the City's Planning Commission. The City's historical advisory committee is also made aware of any applications for the above activities within the City's historical districts.

It is unlikely that the City's historic preservation requirements will impose a constraint to meeting its housing needs. The City encourages the preservation and re-use of historic structures and allows modifications to historic buildings to meet health and safety requirements for residential use or reuse, including accessibility improvements. Through its preservation policies, the City believes it increased the potential for creating housing through the re-use of historic structures.

c. Allowances for Persons with Disabilities

The Zoning Ordinance allows various accessory uses within setback areas such as unenclosed, uncovered patios, terraces, swimming pools, and stairways, among various others. Height restrictions for these types of accessory uses indicate that the structure cannot be higher than three feet from ground level (California Building Code restricts heights to 30 inches or less). The use can extend into the setback for no more than two feet. While the Zoning Ordinance does not specifically list accessory improvements, such as ramps or lifts, for handicapped accessibility, the City's practice has been to consider such improvements as permitted under zoning standards. The City also applies the same level of discretion and flexibility in building code interpretation to permit modifications to existing residential structures to allow for greater accessibility for persons with disabilities. (See subsection 6 for more information on building code interpretation and enforcement.)

Included in the City's Zoning Ordinance is the process by which persons with disabilities or their representatives can request deviations from the strict application of zoning standards to allow accessory structures, building modifications, or other features that improve accessibility to housing and supportive services for persons with disabilities. The Community Development Director has the authority to approve requests for reasonable accommodations by weighing various factors such as potential benefit of requested modification, potential impacts to surrounding uses, and/or physical attributes of the structure. As part of the process, owners of immediately adjacent properties are made aware of the proposal and are notified prior to the Community Development Director's decision. An approval or denial of an exception or code interpretation may be appealed to the Planning Commission.

As described above, Placerville provides a wide range of options for the location of alternative housing types, such as community care facilities, that provide residential opportunities for persons with physical, mental, or developmental disabilities. Community care facilities are allowable land uses within all residential zoning districts, subject to compliance with the City's use permit process.

As a part of the Housing Element Update, the City reviewed the Zoning Ordinance to identify potential constraints to persons with disabilities. The review revealed no specific constraints to persons with disabilities. In order to ensure that zoning requirements and City policies continue to accommodate persons with disabilities, Placerville will continue to implement the State building

standards for accessibility and continue to provide reasonable accommodations for persons with disabilities.

d. Flexibility in Development Standards

Placerville's Zoning Ordinance includes a zoning district that allows for development of all land use types and flexibility in development standards, subject to the approval of a use permit.

Planned Development Overlay

Planned Development Overlay (PD) zoning allows for flexible approaches to new development, the application of creative design principles to site characteristics, and the mixing of land uses. Placerville utilizes PD developments to achieve principles such as, but not limited to, energy efficiency, architectural creativity, use of natural features, and reduction of environmental impacts. PD projects are subject to approval by the City's Planning Commission.

For example, in the R1-10 zone, the minimum lot size is 10,000 square feet and the maximum density is 4.28 dwelling units per acre. A project within that zoning district can be designed to maintain 4.28 dwelling units per acre by clustering of the same number of dwelling units on smaller lots to preserve open space or to avoid constraints such as steep slopes. The City uses the PD process to encourage affordable housing by allowing the clustering of the same number of dwelling units on unconstrained portions of a site, which not only avoid sensitive areas but also reduces infrastructure costs.

Density Bonus

In compliance with State law, a project is eligible for a 25 percent density bonus and at least one regulatory concession if: 1) 10 percent of the units are affordable to very low-income households; or 2) 20 percent of the units are affordable to low-income households; or 3) 50 percent of units are affordable to qualifying seniors, or 4) 20 percent of units in condominium projects are affordable to moderate-income households.

Regulatory concessions include reductions in development standards or modifications of zoning requirements that result in identifiable cost reductions, such as reductions in setbacks, lot size, and parking requirements, and an additional density bonus in excess of the 25 percent basic bonus. The Zoning Ordinance does not set forth these density bonus standards. To comply with State law, the City must either approve density bonuses according to the requirements of State law or adopt density bonus provisions in the Zoning Ordinance that implement State law provisions. The City could better promote a density bonus program as an affordable housing incentive if the Zoning Ordinance contained a chapter on density bonuses.

Nonconforming Uses

The Placerville Zoning Ordinance permits the rehabilitation and modification of nonconforming residential buildings so that such structures can continue to provide safe and sound housing. Nonconforming residential structures that may be maintained for housing purposes include buildings that were conforming at the time of their construction, existing residences located within non-residential zones, and nonconforming structures that have been designated historically

significant by the City Council.

The following modifications to nonconforming uses are allowed:

- Remodeling or rehabilitation to residential structures provided the use is not enlarged;
- Enlargement of residential structures in residential zones if nonconformance is related to noncompliance with the required height, yard, and parking standards provided that new additions comply with all requirements for new structures and off-street parking;
- Addition to or enlargement of multi-family residences within non-residential zones, pursuant to the acquisition of a conditional use permit;
- Addition to or remodel or enlargement of single-family residential structures in nonresidential zones pursuant to full compliance with the remainder of the Zoning Ordinance; and,
- Re-establishment of a residential structure in nonconformance because of density through the acquisition of a conditional use permit.

Variances

The Planning Commission may approve variances from the strict application of zoning regulations. The purpose of a variance is to enable owners to achieve reasonable use of their properties, despite their inability to comply with zoning standards due to unique property conditions such as size, shape, topography, location, or surroundings. Variances are only issued for projects that would normally be allowable within the zoning district and are subject to conditions assuring that the variance does not create special privileges for the subject property.

e. Other Zoning Issues

Section 10-3-4 of the Zoning Ordinance lists 17 categories of land uses that are allowed within any zoning district, subject to the requirements of a conditional use permit. Housing/shelter types uses included in this list of permitted uses are community care facilities, institutions of a philanthropic nature (under which emergency shelters and transitional housing have been permitted by the City), large family day care homes, and residential care facilities. The remaining land uses are nonresidential.

The allowance of a wide range of non-residential uses within all residential zoning districts could constrain the City's ability to accommodate its low- and moderate-income housing needs by allowing the limited supply of higher density residential land to be developed for non-residential uses. This constraint could be eliminated by restricting the types of non-residential uses allowed within residential zones to public uses, institutional uses, and uses that support residential uses.

3. Site Improvement Standards

Site improvements, an important component of new development, include roads, water, sewer, and other infrastructure necessary to serve residential development. Site improvement requirements are regulated by the City's Subdivision Ordinance. The City can mitigate the cost of these improvement requirements by assisting affordable housing developers in obtaining State and Federal financing for their projects, providing density bonuses (to spread improvement costs over a larger number of

housing units), deferring or reducing fees, or permitting cost-saving alternatives to meeting improvement standards.

Street improvement standards are among the most significant in their effects on housing costs. The cost of providing streets for new residential developments, in turn, is primarily influenced by the required right-of-way width, pavement width, pavement improvement, and landscaping standards. Placerville's street standards identify four types of streets, of varying widths and levels of service:

- Minor arterial streets (80-foot right-of-way): Minor arterials provide service to large traffic volumes and connect neighborhoods within a large development through four-lane configurations.
- Collector streets (56-foot right-of-way): Collector streets have two-lane configurations and provide access through a neighborhood.
- Local roads (50-foot right-of-way with 32-foot paved roadway): Local roads provide direct access to lots that are adjacent to the paved section of road. The pavement width required by the City is the generally accepted minimum necessary to provide for one lane of vehicular traffic in each direction and on-street parking on each side.
- Hillside streets: Because of Placerville's location in the foothills of the Sierra Nevada mountain range, the City's street improvement standards also include hillside streets, which have a variable right-of-way and width of pavement depending on the specific location.

Table III-4 summarizes the City's street improvements standards.

**Table III-4
Placerville Street Standards**

Street Type	Required Right-of-Way	Required Pavement Width
Minor Arterial	Variable	80 feet
Collector Streets	56 feet	36 feet
Local Streets	50 feet	32 feet
Hillside Streets	29.5 to 37.5 feet	20 to 28 feet

Source: City of Placerville, 2003

Required street improvements include curbs, gutters, and sidewalks of between four and five feet in width, depending on the zoning district. The minimum sidewalk improvement standard is consistent with accessibility requirements for persons with disabilities and is not excessive in light of the need for ensuring minimum pedestrian access in residential areas. Given the limited area in which hillside streets are typically constructed, sidewalk improvements are not required on hillside streets. When full improvements are not deemed necessary because of site-specific conditions, a developer or applicant can enter into a Street Frontage Improvement Agreement with the City to defer the improvements until a future date when such improvements become necessary.

4. Permit and Impact Fees

The City of Placerville levies two types of fees: permit fees to cover the costs of plan review and inspection and impact fees to cover the cost of providing public facilities services, such as water, sewer, and community roads. In addition to City fees, residential developers must also pay a fee to local school districts to cover the cost of providing school facilities. Table III-5 shows the various fees charged for new development in Placerville.

Table III-5
Planning and Development Fees

Fee Type	Fee
Planning/Building Fees	
Building Permit	
\$1.00 to \$4,200 valuation	\$50.00
\$4,201-\$100,000	1.2% of valuation
\$100,000+	\$1,200 + 0.7% of valuation over \$100,000
Plan Check	
\$1.00 to \$8,400 valuation	\$50.00
\$8,401-\$100,000	0.6% of valuation
\$100,000+	\$600 + 0.3% of valuation over \$100,000
Tentative Subdivision Map	\$2,000/1st lot + \$50/additional lot (5) + \$30/lot over 5
General Plan Amendment	\$1,000
Zone Change	\$900
Encroachment	\$120
Variance	
Minor	\$200
Major	\$450
Conditional Use Permit	
Minor	\$325
Major	\$650
Environmental Review-Initial Study	\$125
Record Duplications	\$5
Impact Fees	
Capital Improvement	\$3,800/unit
Park Development	\$1,320/unit
Fire	\$500/unit
Sewer Service	
Single Family	\$40 + \$1,000/unit
Multi-Family	\$40 + \$1,000/1st unit, \$750/each additional unit
Water Service	
Single-Family	\$40 application fee + \$4,631/unit
Multi-Family	\$40 application fee + \$3,473/unit
Traffic Impact	
Single Family	\$1,692/unit
Multi-Family	\$1,256/unit
Mobile Home (in mobilehome Park)	\$1,141/unit
School Impact Fees	\$2.40/square foot

Source: City of Placerville, fees effective June, 2002

In 1999, the California Department of Housing and Community Development (HCD) completed a study of development fees by jurisdiction. Placerville and the other El Dorado County jurisdictions participated in this study. In gathering the fees by jurisdiction, HCD used three development types, (1) a single-family subdivision, (2) a 45-unit multi-family development, and (3) a single-family infill development. Table III-4 shows the results of the analysis for the El Dorado County jurisdictions. As shown Placerville had the lowest fees among all jurisdictions, ranging from \$22,238 to \$25,937 for a single-family project and \$14,776 for a multi-family project. Based on the housing price information discussed in Chapter 2, the median home price for new units in Placerville is \$250,000. Therefore, fees paid by new developments account for nine to 10 percent of the home purchase price. Table III-6 compares permit and impact fees in El Dorado County.

**Table III-6
Comparison of Fees by Jurisdiction**

Development Type	Placerville	South Lake Tahoe	El Dorado County
Single-family subdivision	\$22,238		\$35,654
Single-family infill	\$25,937	\$36,520	\$29,916
Multifamily	\$14,776	\$20,308	\$22,799

Source: California Department of Housing and Community Development, 1998

5. Development Permit Procedures

a. Overview

Development review and permit processing are necessary steps to ensure that residential construction proceeds in an orderly manner. However, the time and cost of permit processing and review can be a constraint to housing development if they place an undue burden on the developer. Most minor land use and permit decisions are made administratively. Larger projects, and some types of special needs housing, require use permits that involve review and approval by the Planning Commission.

The Community Development Department processes, investigates, and reviews development applications. Applications for minor deviations, or slight modifications to Zoning Ordinance requirements, are approved by the Community Development Director. Minor deviations listed in Section 10-3-11 of the Zoning Ordinance include, but are not limited to, the reduction of lot area by not more than 10 percent, modification of height requirement for uncovered patios, and modification of rear or side yard setbacks by not more than 10 percent. Adjacent properties must be notified of the proposed minor deviation prior to approval and the decision can be appealed to the City's Planning Commission.

Placerville's Planning Commission is charged with the responsibility of approving use permits, variances, and site plans. The Planning Commission functions as the Design Review Committee for projects subject to Site Plan Review, which includes the construction of multi-family and duplex

developments, exterior additions exceeding 1,000 square feet on multi-family structures, the demolition or alteration of buildings within the City's historical districts, and the construction of attached single-family dwelling units.

Site Plan Review includes a review of a project's application materials, site plans, design plans, landscaping plans, and any other information pertinent to the project. Projects are reviewed for consistency and compliance with Placerville's zoning standards and design review guidelines. Recommendations made by the Planning Commission on General Plan amendments, zoning district changes, and subdivision maps are referred to the City Council, which has the final decision-making authority.

The City conducts a historical district review as part of the site plan review process for development proposals (including exterior alterations to existing buildings) within one of the City's historical districts. The historical district review does not add significant time to the site plan review process. Activities subject to historical district review include building demolition, the construction of new buildings, and the alteration of building exteriors. The City does not have separate historic design guidelines but reviews proposals for their potential impact on compatibility of structures within the historic district. Because the historic district review focuses on building exteriors, it is not likely to significantly affect the re-use of existing building interiors for housing.

In addition, all projects that are subject to Site Plan Review are also required to sign the City's Covenant and Agreement for Landscaping, which establishes guidelines for installation and maintenance for landscaping and the pertinent parties responsible for these activities. The purpose of the Agreement is to ensure that landscaping is installed and properly maintained according to the approved site plan.

b. Project Approval Timeframes

The following discussion highlights the processing times for various permits in the City:

- Single-family homes on individual lots are processed administratively within 3 weeks.
- Parcel maps also require administrative approval; City review and approval can be completed in six to eight weeks.
- Multi-family development requires design review from the Planning Commission; permits are processed in six to eight weeks.
- Subdivision maps must be reviewed by both the Planning Commission and City Council, and require eight to 16 weeks for approval.
- Development within a historic district requires approval by the Planning Commission, and requires three to five weeks for approval.
- Conditional Use Permits and Variances require Planning Commission review and are generally processed in four weeks.

These processing times are reasonable in that they allow adequate time to research the projects and ensure compliance with applicable regulations. The City does not require extensive public hearings, in most cases, which can delay processing times and constrain development. The Planning Commission meets twice per month, which assists in avoiding potential delays in scheduling a hearing.

The timeframes cited above do not include additional time for environmental review if projects are not exempt from CEQA requirements. Small residential projects in Placerville can be approved with a Negative Declaration or Mitigated Negative Declaration, which can add 30 to 60 days to the permit process. Large projects may require an Environmental Impact Report, which can add 90 days to one year to the process, depending on project size and the scope of the environmental issues to be addressed.

c. Design Guidelines

The Residential Site Design Guidelines are intended to provide general guidance for residential development to implement the community design policies of the General Plan. The City's review for compliance with the Guidelines is part of site plan review and does not add significant time to the permit process. The Guidelines do not contain strict requirements that will add significantly to the cost of housing production. The requirements are general in nature and designed to ensure compatibility with surrounding structures and the safety of the residents. Therefore, the Design Guidelines do not present a constraint to the development of housing in the City.

General Plan policies seek to preserve the quality of existing residential neighborhoods, ensure the provision of adequate services, and prevent injury and loss resulting from wildland fires. Following is a summary of the Placerville Design Guidelines:

- **Landscaping/Street Trees:** Residential parcels must be landscaped in all areas that are visible from any pedestrian or vehicular corridor. Street trees should be incorporated into the residential landscapes.
- **Architectural Elements:** Architectural elements should demonstrate continuity with existing structures. New buildings should be of generally the same proportions as neighboring structures and should not vary by more than one story in height from the surrounding buildings.
- **Visual Effects:** Projects should carefully consider the neighboring parcels with attention to maintaining visibility and vistas, and minimize any negative visual effects. The City shall remove obstructions that obscure street signs or prevent house numbers from being clearly visible from the street.
- **Fire Hazards:** All development in areas of high and extreme fire hazards shall be constructed with fire retardant roof coverings, provide for clearance around the structures, and use fire resistant groundcover. The City will continue to enforce the fire code and weed abatement regulations.

d. Use Permits and Variances

Use permits and variances are subject to the same review process in Placerville. An application, site plan, and required fee are filed with the Community Development Department for initial review. A public hearing with the Planning Commission is required within 40 days of the application materials being deemed complete. The City is required to notify all property owners within a 300-foot radius of the subject property of the upcoming public hearing by mail. Approval of a use permit or

variance can be subject to terms and conditions, with which noncompliance can result in revocation of the permit or variance. Planning Commission's decisions regarding a use permit or variance may be appealed to the City Council.

e. Process for Requesting Reasonable Accommodations

As discussed above, the City administers a process by which persons with disabilities or their designees can request reasonable accommodations in the application of the zoning law in order to achieve fair access to housing. Requests are approved by the Community Development Director in relation to various factors such as potential benefit of requested modification, potential impacts to surrounding uses, and/or physical attributes of the structure. As part of the process, owners of adjacent properties are notified of the proposal and of the Community Development Director's decision. A decision by the Community Development Director regarding a request for reasonable accommodation can be appealed to the City's Planning Commission.

The overwhelming majority of requests for reasonable accommodations can be approved administratively through the Community Development Director's discretion to interpret the Zoning Ordinance. Few such requests would require variances that trigger review and public hearings before the Planning Commission.

6. Building Code and Enforcement

The City of Placerville implements Title 24 of the California Code of Regulations, through which California has adopted the Uniform Building Code (UBC) and other model codes (electrical, plumbing, mechanical, etc.), as revised by the California Building Standards Commission. The City has not adopted local amendments to the various model codes, which establish standards and require inspections at various stages of construction to ensure code compliance. The Placerville Building Division is responsible for enforcing both State and City regulations governing maintenance of all buildings and property. Due to the small City staff, code enforcement is complaint-based.

Building Code standards and the time required for inspections increase housing production costs and may impact the viability of rehabilitation of older properties that are required to be brought up to current code standards. To mitigate the potential cost impact, the City only requires property owners to comply with current code standards for those portions of a structure that are being modified, for additions and new structures, and for any portion of an existing structure affected by a modification or addition. The City also permits historic structures to comply with standards of the California Historical Building Code.

B. Environmental and Public Service Constraints

Environmental factors and a lack of necessary infrastructure or public services can constrain residential development in a community by increasing costs and reducing the amount of land suitable for housing. This section summarizes and analyzes the most pertinent constraints to housing in Placerville. Future residential development will be faced with challenges regarding supportive public infrastructure extensions and expansions.

1. Water Service

a. Water Supply

The Placerville Water Department provides domestic water to an area of approximately four square miles; including most of the City of Placerville (see Figure VI-1). The Water Department receives treated and chlorinated water from El Dorado Irrigation District (EID). This water is obtained from surface sources, the largest of which is Jenkinson Lake (Sly Park Reservoir), located approximately five miles southeast of Pollock Pines. In addition, water can be drawn from the PG&E El Dorado Forebay, also located near Pollock Pines. Water from both of these sources is treated and chlorinated before flowing by gravity to several communities on the Western Slope, including Placerville. A third water source, Folsom Lake, can serve water needs in the western portion of the EID system.

The City of Placerville has rights to divert as much water as is needed from the EID system. Most of this water is filtered and treated at the Placerville Water Treatment Plant. A second water treatment plant, the Sierra Water Treatment Plant, located near the Placerville Airport, serves the Country Club Drive neighborhood. Together, these treatment plants serve all 2,093 residential customers and 450 commercial customers in the Placerville Water Department service area. These two treatment plants are in the process of being by-passed and abandoned since they are redundant to the now-compliant EID treatment systems. The location of water lines from these two plants are shown on the Water System Map found in Appendix B of the Housing Element. Due to several interconnections with the EID transmission mains in the northern portion of the water service area, customers in this area occasionally receive EID water directly, without treatment at either local treatment plant.

All lands in the water service area below 2,000 feet can potentially be served, although some areas have not been developed, and, therefore, do not yet have water mains. In 1985, the City identified 25,000 feet of water main in need of upgrading, out of 37 miles of total system line length. About 16,000 feet have so far been replaced. Capacity is not seen as a limiting factor in the near future, and the remaining improvements in water mains can be accomplished with moderate cost. The major problem with the water system is the inability to serve customers at elevations above 2,000 feet. Refer to the Water Service Area figure located in Appendix B of the Housing Element for location of areas that cannot be served.

In residential areas with municipal water service, minimum fire flow requirements call for the ability to deliver 500 gallons per minute for one hour, with a residual pressure of 20 psi. The El Dorado County Fire Protection District has increased minimum requirements to 1,000 gpm where reasonable. This is currently provided in the City of Placerville with reservoir capacity and with a system of clay valves on EID mains, which can open to provide a surge of water on demand. In some portions of the water service area, old and undersized water mains limit the ability of the system to provide adequate fire flow. Although assessments have not been completed of fire flow adequacy, it is expected that recent improvements to water mains will be found to have increased fire flow capabilities to many portions of the service area. The new City Water System Master Plan should be completed in early 2004 and will provide future system requirements as well as a hydraulic model.

Both residential and commercial customers must pay a monthly charge. With the exception of large commercial users, commercial rates are generally 50 to 100 percent higher than residential rates. Water hookup charges are divided into two parts: 1) Capital Improvement charge, and 2) the actual meter and installation charge. A Water System Rate Study will be implemented in the near future to update rates and charges.

2. Sewer Service

a. System Treatment Capacity

The City wastewater system consists of one sewage treatment plant and a collection system including three pumping stations. It serves all areas within the City limits and minor selected areas outside of the City boundary. The Wastewater Treatment Plant (WWTP) has a permitted capacity at average day dry weather flow of 2.3 M.G.D. Current flows as of 2002 are 1.3 M.G.D. average day weather flow.

Based upon average 2002 dry weather per capita usage of 118 gallons per capita per day, and the remaining dry weather flow capacity of approximately 1.0 M.G.D., the WWTP can accommodate an additional population of approximately 8,400 persons. Using the current figure of 2.3 persons per dwelling unit, there is 3,650 equivalent dwelling units of capacity remaining. The City's recent average growth rate (1996-2002) of 2% indicates that current capacity is sufficient through 2025.

The commercial/industrial component of wastewater flow is estimated at approximately 35%. Since no proportionate increase is expected in the future, commercial/industrial flows will be combined with residential flows during capacity analysis.

The WWTP is currently undergoing a major upgrade of treatment quality capability to comply with ever more stringent State permit conditions. No capacity expansion is required or included.

b. Collection System

The collection system consists of approximately 48.5 miles of pipe, which range in size from 22 inches to 4 inches. There are three small sewage pumping stations. Much of the system is older and in need of rehabilitation. The City conducts ongoing sewer pipe replacement and repair operations as well as pump station rehabilitation as needed. Infiltration/inflow studies and repairs are conducted to reduce illicit flows into the collection system.

The City conducted a pipeline assessment in 2003. The data contained in the attached tables provides information that could be used for annual wastewater collection system pipeline replacement needs. The data contained in the table listing the pipeline segments by age of construction for the active and public pipeline is summarized in Table ES-1 below. This table lists the pipe segments by their age in 10-year increments. A review of this data will show that 15.4% of the wastewater system was constructed over 50 years ago (1940s or earlier). If the pipeline constructed in the 1950s is included, then the data in this table would suggest that about a quarter of the system (23.6%) has reached its useful life or is just about near the end of its useful life. Additionally, this table shows that about 50% of the system was built in the 1960s and 1970s. By the end of the year 2030, over 75% of the system will be over 50 years old and a full quarter of it

will be older than 75 years.

Table III-7
Wastewater Collection System Pipeline Length by Age of Construction

Decade	Pipe Length	Percentage	Cumulative Percentage
1920's	4,531	1.8%	1.8%
1930's	15,728	6.1%	7.9%
1940's	19,174	7.5%	15.4%
1950's	21,177	8.3%	23.6%
1960's	73,177	28.5%	52.2%
1970's	58,739	22.9%	75.1%
1980's	35,800	14.0%	89.0%
1990's	16,109	6.3%	95.3%
2000+	12,039	4.7%	100.0%
Total	256,474	100.0%	

The City is also concerned with some of the pipeline materials used to construct the wastewater collection system. Specific areas of concern are the appropriate useful life of Transite (AC) pipe, which has been used extensively to construct the City's sewer system and Orangeburg (ORG) pipe, which has failed in some sites within the City and which is known to be a poor product based on the experience of other agencies in the area. Based on the brittle nature of Transite pipe, the useful life of this material should be reduced to about 30 years. Over 50% of the wastewater system is constructed using Transite pipe. The City may consider focusing some of the first replacement work to replace the existing Orangeburg pipe before more failures occur.

Table III-8
Wastewater Collection System Pipeline Material of Construction

Material	Pipe Length	Percentage	Cumulative Percentage
AC	138,582	54.0%	54.0%
CIP	41,649	16.2%	70.3%
Clay	3,062	1.2%	71.5%
DIP	5,107	2.0%	73.5%
ORG	2,231	0.9%	74.3%
PVC	60,028	23.4%	97.7%
Steel	2,325	0.9%	98.6%
Truss	2,926	1.1%	99.8%
Unknown	564	0.2%	100.0%
Total	256,474	100.0%	

A Sewer Rate Study is being conducted to adjust rates for a replacement/repair program. For New Development, City Engineering policies may require developers to provide capacity analysis of existing downstream pipelines to determine available capacity. If capacity is unavailable, the developer may be required to upsize off-site pipe to accommodate increased flows. Reimbursement to the developer may be considered by the City if the City requires increased pipe sizing for future needs over and above current City needs and developer needs. The City typically negotiates a feasible financial arrangement for increasing the size of undersize sewer lines. *NOTE: Mention this in program section (Chapter V.)*

3. Drainage

The City of Placerville contains approximately 6-7 square miles of land, and is situated in the Hangtown Creek Drainage Basin. This creek connects to Weber Creek and eventually into the South Fork of the American River. Three larger tributaries contribute flow into Hangtown Creek. Randolph Canyon Drainage runs along Mosquito Road and flows into Hangtown Creek from the North; Cedar Ravine Drainage flows in from the South; and an unnamed tributary from the Southeast along Airport Road. Significant residential development along all drainages increase runoff quantity into Hangtown Creek.

Federal Emergency Management Agency (FEMA) maps show areas of flooding at 100-year and 500-year storm flows along the above-mentioned drainages. Since the City is situated on higher sloped terrain, flood plain area is generally narrow, being restricted by canyon topography, however, localized area including downtown Main Street, the Broadway commercial area and portions of Highway 50 are in flood zones.

The City has not adopted a Master Drainage Plan or a Drainage Facilities Map. These deficiencies should be rectified by the year 2008 through the City's participation in the N.P.D.E.S. (National Pollution Discharge Elimination System) Phase II Statewide Program, which requires facility assessment, master planning, quality and quantity controls. The City will develop a Capital Improvement Plan, which will identify and fund drainage system improvements. The City's existing drainage system of natural channels and street drain systems is known to be aging and in need of repair and upsizing.

For new development projects, City Engineering policies include:

1. Generally for sites over one (1) acre, the quantity of post-development drainage run-off must be reduced to pre-development flows, or in the alternative, a study must be performed to show that there are no adverse impacts to downstream facilities or properties through hydrologic and hydraulic analysis.
2. The developer may be required to analyze existing downstream facilities for deficiencies, and mitigate deficiencies, which could affect the public health, safety and welfare.
3. Drainage facilities and analysis shall be conducted generally in accordance with the El Dorado County Drainage Manual, or, for small sites, the Rational Drainage Formula.

4. Hillside Development Standards

The City regulates the density of development on sites with slopes greater than 10 percent in single-family zones through a formula that requires larger minimum lot sizes as slopes increase. The City's slope-density requirements do not apply in multi-family zones. The result of the slope standards is to reduce the achievable density on single-family sites by as much as 30 percent, depending on site characteristics. The City believes these standards are necessary, however, to ensure the health and safety of residents living on sloped sites and those living downhill from developed properties with significant slopes.

The slope standards regulate minimum parcel size based on the average slope of a property. Average slope is determined by calculating the highest and lowest points on a property in at least two locations, dividing the vertical distance by the horizontal distance of the property, and averaging the results. Properties, or portions of properties, with slopes in excess of 40 percent may not be included in the calculation of minimum lot size, as development is generally prohibited on such slopes (unless special engineering standards are met and a design waiver is approved by City).

The slope standards will have the greatest impact on housing development potential in the R1-6 and R1-10 zones. A property in the R1-6 zone with an average slope greater than 10 percent will require a minimum lot sizes over 6,000 square feet. Properties with slopes between 15 and 20 percent will require minimum lot sizes of more than 10,000 square feet under the City's formula. If the average slope is 20 percent, the minimum lot size is 20,000 square feet. Much of the developable vacant land zoned for single-family use in Placerville contains average slopes in excess of ten percent. One implication of the City's standards is that some areas zoned R1-6 cannot be developed with 6,000 square foot lots, reducing the potential for moderately priced ownership housing.

The City does allow for exceptions to the slope standards for existing lots created prior to May 1963 if the applicant can show that grading, tree removal, and site disturbance can be confined to a portion of the property within an average slope of 10 percent or less. The City also allows property owners to use the planned development process to cluster homes on less-restricted portions of a development site to mitigate the potential loss of dwelling units from the application of the slope standards.

The City could further mitigate the loss of residential development potential on moderately sloped properties by changing its formula. The City could reduce the ratio of additional required lot area to average slope with the objective of increasing the number of permitted lots between 6,000 and 10,000 square feet.

Even though the City's slope density requirements do not apply to multi-family zones (R-3 and R-4). Dwelling units are typically clustered on less-sloped portions of multi-family properties so that feasible densities can still be achieved. The City's ability to accommodate its share of regional housing needs under the SACOG Regional Housing Needs Plan will not be affected by the presence of sloped multi-family properties because the City's vacant land inventory (Table IV-1) shows that Placerville has adequate, multi-acre non-sloped sites. Sites with greater than 10 percent slopes have not been included in the land inventory.

5. Fire Hazards

Several areas in the City are at risk for wildland fires. To mitigate the risk of wildland fires the Placerville General Plan contains the following policies:

- **Policy VI D 1:** Areas of high and extreme fire hazards shall be the subject of special review, and building activities and higher intensity uses shall be limited unless the hazards are mitigated to a point acceptable to the Fire Department.
- **Policy VI D 2:** All new development in areas of high and extreme fire hazards shall be constructed with fire retardant roof coverings.
- **Policy VI D 4:** All new development in areas of high and extreme fire hazards shall provide for clearance around the structures and the use of fire resistant groundcover.

C. Market Constraints

1. Availability of Financing

The availability of financing affects a person's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications by the income, gender, and race/ethnicity of the applicants. This applies to all loan applications for home purchases and improvements, whether financed at market rate or with government assistance.

The disposition of loan applications submitted to financial institutions for home purchase and home improvement loans within Placerville are shown in Tables III-5 and III-6 below. Included is the percentage of loans that are approved and denied by applicants of different income levels. The status of "other" loans indicates loan applications that were withdrawn by the applicant or closed.

a. Home Purchase Loans

In 2001, 332 households in Placerville applied for conventional loans to purchase homes in the city. The largest portion of loan applicants (45%) were above-moderate income households (120% or more of County median family income). Moderate-income households (80% to 120% of median family income) and lower-income households (less than 80% of median family income) accounted for 31 percent and 19 percent of the applications, respectively. The overall loan approval rate was 80 percent. The approval rate for home purchase loans decreased in relation to the increase in income level. Lower-income households had the highest approval rate of 83 percent compared with above-moderate households, who had an approval rate of 79 percent. Moderate-income households had an approval rate of 81 percent.

During the same period, 56 applications for government-backed home loans, such as FHA, VA, were submitted for purchasing homes in Placerville. To be eligible for such loans, residents must meet the established income standards. The overall loan approval rate was 88 percent. Of the

three income categories, moderate-income households had the highest approval rate of 95 percent. Table III-9 summarizes the disposition of home purchase loans.

Table III-9
Disposition of Home Purchase Loans

Applicant Income	Conventional Loans				Government-Backed Loans			
	Total	Approved	Denied	Other	Total	Approved	Denied	Other
Lower	63	83%	6%	11%	18	83%	11%	6%
Moderate	102	81%	7%	12%	20	95%	0%	5%
Above Moderate	148	79%	11%	10%	17	82%	12%	6%
NA¹	19	68%	5%	26%	1	100%	0%	0%
Total	332	80%	8%	12%	56	88%	7%	5%

Source: Home Mortgage Disclosure Act data, 2001

1. Loan applicants who chose not to disclose their income

b. Home Improvement Loans

Home improvement loans are generally more difficult to obtain relative to home purchase loans. In 2001, 98 households in Placerville applied for home improvement loans. The overall approval rate was 48 percent, which is well below the approval rate for home purchase loans. Above-moderate households accounted for the largest percentage of applications, with nearly half of the total. Above moderate-income households had the highest approval rate, with 52 percent of loans approved, followed by lower income households at 50 percent and moderate income households at 42 percent. Table III-10 summarizes the disposition of home improvement loans.

Table III-10
Disposition of Home Improvement Loans

Applicant Income	Conventional Loans			Other
	Total	Approved	Denied	
Lower	26	50%	38%	12%
Moderate	19	42%	42%	16%
Above Moderate	48	52%	23%	25%
NA¹	5	20%	40%	40%
Total	98	48%	32%	20%

Source: Home Mortgage Disclosure Act data, 2001

1. Loan applicants who chose not to disclose their income

Given the high approval rates for home purchase loans, particularly among lower-income households, it appears that financing for homes is readily available to Placerville residents.

2. Price and Availability of Land

A key factor determining housing cost is the price of raw land necessary improvements. A review of property listings for land in Placerville and nearby communities indicates that the cost of residential land varies by location and degree of improvement. Based on sales listings for August 2003, the cost of land ranges from just over \$3,000 per acre for raw land without services or direct road access to over \$540,000 per acre for land near Highway 50 with services. Commercially zoned properties tend to have the highest land values, at \$300,000 to over \$500,000 per acre. Single-family properties have values ranging from \$50,000 to \$120,000 per acre. The cost per lot for single-family land ranges from approximately \$20,000 to \$70,000 for parcels of 20,000 square feet or less to as much as \$120,000 per buildable lot for parcels of one acre or more, depending on location, zoning, and access to roads and utilities. Sites zoned for multi-family residential use have land values in the range of \$45,000 to \$75,000 per acre. Based on the densities permitted in the City's R-3 and R-4 zones, the land cost per dwelling units would range from approximately \$3,000 to \$6,500 per dwelling unit, excluding site improvements and utility connections.

3. Construction Cost

Many factors can affect the cost of residential construction, including the type of construction, custom versus tract development, materials, site conditions that may require special engineering or construction techniques, whether union or "open shop" labor is used, finishing details, optional amenities, square footage, and structural configuration. These factors create a wide variation in construction costs from as little as \$70 per square foot for basic construction to as much as \$150 or more for high-quality custom construction.¹

The construction cost for a basic, 1,500 square foot starter home of average quality in Placerville would range from \$130,000 to \$140,000, assuming no special engineering requirements for the foundation or other structural components.²

For multi-family construction in the Placerville area, the cost per unit for an 80-unit development, average unit size of 800 square feet plus common areas, can range from as low as \$64,000 per unit (for basic construction using open shop labor) to \$145,000 per unit (for premium construction using union labor).³ These costs exclude permit and developer fees, administrative and financing costs, land costs, and developer profit. Additional costs will be incurred if site conditions require special engineering or environmental remediation/mitigation.

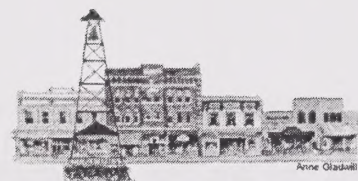
The minimum cost of producing a 1,500 square foot single family home in Placerville is estimated to be between \$185,000 to \$210,000, excluding the costs of grading and other site preparation activities; roads, utilities, and other infrastructure; financing costs; engineering, architectural and other administrative costs; and builder profit. This estimate assumes a land cost of \$25,000 to \$40,000 for a lot of 6,000 square feet and permit and development impact fees of nearly \$26,000 (including school impact fees).

¹ Construction Industry Research Board

² Building Cost.net

³ RS Means cost calculator at www.rsmeans.com

IV. RESOURCES



The resources section of the Housing Element considers the tools and assets available to assist the City in providing housing during the housing cycle. These tools and assets include land that is undeveloped and appropriately zoned, government policies and procedures supportive of housing production, financial tools and programs to assist in housing development and maintenance, and persons and agencies who can construct, operate, and maintain housing.

A. Land Resources to Accommodate Housing

As a part of the Housing Element update process, staff inventoried all lands within the City limits suitable for future residential development. State law requires that the City provide an adequate number of sites to allow for and facilitate production of the City's regional share of housing. To determine whether the City has enough land to meet housing needs for all income groups, the City must identify "adequate sites." Under State law (California Government Code section 65583[c][1]), adequate sites are those pieces of land with appropriate zoning and development standards, with services and facilities, needed to facilitate and encourage the development of a variety of housing for all income levels. The California Department of Housing and Community Development, in its guidelines that interpret State law (Housing Element Questions and Answers, Question #23) states that:

The locality's sites are adequate if the land inventory demonstrates sufficient realistic capacity at appropriate densities and development standards to permit development of a range of housing types and prices to accommodate the community's share of the regional housing need by income level. A two-part analysis is necessary to make this determination:

- Can the realistic development capacity of suitable land, which is or will be served by facilities and infrastructure, accommodate the locality's total new construction need by income group over the next five years?
- Are these available sites appropriately zoned (considering local development standards and land costs) for a variety of housing types (single-family, multi-family, mobile homes, etc.) and at appropriate densities to facilitate the development of housing to meet the locality's regional housing need by income level category, including the need for very low- and low-income households?

Residential sites identified in this section meet the criteria listed above, and are within the definition of "adequate sites," as provided under State law. The sites identified in Table IV-1 have access to public facilities over the next five years.

As Table IV-1 indicates, there are more than 178 acres of residentially zoned vacant land within the existing City limits, with a maximum potential yield of 845 dwelling units. Lands with zoning

designations that have the potential to accommodate low- and very low-income housing total 23.2 acres. Assuming that these properties develop at an average of 75 percent of maximum allowable density, this will have the potential to generate 226 new units affordable to low- and very low-income households. As noted in Table II-28, the City has met its allocation of very low- and low-income housing for the current planning period.

The City's assumption of average development density equaling 75 percent of maximum permitted density is not based on specific environmental, governmental, or other constraints identified by the City that would prevent achievement of maximum densities (all properties identified as having constraints to development are not included in the vacant land inventory). Rather, the assumption reflects a realization that, due to market factors, decisions by individual developers, and site-specific conditions that cannot be known without detailed environmental investigations, some properties will not develop at the maximum permitted density. As part of the City's Housing Strategy (see Chapter V), Placerville will encourage developers in the R-2, R-3 and R-4 zones to achieve as close to the maximum density as feasible to facilitate the development of housing affordable to low- and moderate-income households.

1. Relationship of Zoning Standards to Adequate Sites

The extent to which the City has "adequate sites" for housing affordable to very low- or low-income households will depend, in part, on zoning standards, particularly the maximum allowed density, parking, building coverage, height, and set-back standards. The adequacy of sites will also depend on whether the City grants exceptions or variances to these requirements to reflect the challenges of building on small, irregularly-shaped, or otherwise constrained parcels, thereby reducing development costs and increasing development capacity.

The combination of the City's flexible zoning standards, allowances for housing on commercial properties and a history of approving varied housing projects suggests that Placerville can accommodate its remaining share of regional housing needs on sites available within the existing City limits.

2. Affordability by Income Group

Based on the cost of land and improvements and the density at which housing projects have been developed in Placerville, the City has assumed the following relationship between zoning and housing affordability:

- R-E and R-1 sites are adequate to accommodate above moderate-income households;
- R-2 sites are adequate to accommodate either above moderate-income or moderate-income households—low-income households could be accommodated in this zone only with deep subsidies;
- R-3 zoned sites are adequate to accommodate moderate-income households and some low-income households in mixed-income projects at market rents, with subsidized rental units, and townhouses or condominiums with first-time homebuyer assistance; and
- R-4 sites are adequate to accommodate either low- or very low-income households.

In addition to the residential lands inventoried, there are opportunities for additional residential

development on underutilized and undeveloped commercial sites. The City allows residential uses by right in five commercial zones, with flexible standards aimed to encourage housing production as part of mixed-use development in these zones. New residences within commercial areas may be affordable to residents of all income ranges, depending on subsidies and incentives offered.

Commercial sites are not included in the inventory as they are not necessary to show that the City has sufficient land to meet its regional allocation. Although the City has received proposals and inquiries for housing or mixed-uses in commercial zones, none of these proposals has progressed to a completed project. Past development activity is not a future predictor of the feasibility or likelihood of housing being developed in commercial zones, therefore. The City could document residential development potential in commercial zones through a site inventory of vacant or underutilized commercial properties that notes current uses, property/building conditions, and the availability of infrastructure. The City could also provide additional incentives for the development of housing in commercial zones. See Chapter V (Housing Strategy), Program 3 for further details.

Based on results of the vacant land inventory, the City has sufficient land to accommodate the regional housing needs allocation for the current planning period.

3. Public Facilities, Services, and Environmental Conditions

All of the properties listed in Table IV-1 can be provided with water, sewer, drainage, other City facilities and services between 2003 and 2009. City services exist on or can be extended to lots within the current City limits. Public infrastructure improvements required of new developments, impact fees, and planned City improvements of facilities helps ensure that services and facilities are available to both current and future residents. Parks, schools, emergency services facilities, and other public facilities are also extended in this manner.

The sites listed in Table IV-1 are not constrained by environmental conditions. 575.6 acres of land were identified as being vacant and residentially zoned. City staff made site visits to each of the vacant, residentially zoned properties in the City, to assess suitability of each for development. Consideration was given to parcel sizes, access to public roads, slopes, drainage, and consistency with surrounding development. Of the 575.6 acres of vacant land, 268.9 acres were deemed to have physical or environmental constraints (including steep slopes, lack of sufficient access, and others) sufficient to warrant exclusion from the vacant land inventory. Another 128.6 acres have approved development applications, and thus are also not included in the inventory. The remaining 178.1 acres are suitable for residential development within the next five years.

Each of the properties has slopes, soils, public access, and environmental conditions sufficient to allow for residential development. No outstanding fire safety hazards were identified for any of the vacant properties listed.

**Table IV-1
Vacant Land Inventory**

Parcel	Cross Street	Acreage	Maximum Density	Max Units At 75% of Max.	Constraints Analysis		
					Slopes >10%	Utilities	Access
Residential Estate (RE)							
049-100-32	Highway 50/Stonecrest	20.0	0.20 du/ac		No	✓	✓
Total		20.0		4		✓	✓
@ 75% of Maximum Density				3			
R1-A							
		0	1 du/ac	0			
R1-20							
051-520-11	Cedar Ravine/Pay Dirt Drive	7.7	2 du/ac		No	✓	✓
050-420-57	Morrene Drive/ Aggregate Way	3.1			No	✓	✓
050-420-58	Morrene Drive/ Aggregate Way	5.1			No	✓	✓
1-071-16	Pleasant Ave/Bedford	10.0			No	✓	✓
1-071-10	Pleasant Ave/Bedford	10.0			No	✓	✓
1-031-41	Pleasant Ave/Bedford	4.6			No	✓	✓
50-420-13	Morrene Drive/Aggregate Way	5.2			No	✓	✓
50-420-22	Morrene Drive/ Aggregate Way	6.8			No	✓	✓
Total		102.5		342			
@ 75% of Maximum Density				256			
R1-10							

**Table IV-1
Vacant Land Inventory**

Parcel	Cross Street	Acreage	Maximum Density	Max Units At 75% of Max.	Constraints Analysis		
					Slopes >10%	Utilities	Access
002-231-01	Carson Road/Mosquito	5.2	4 du/ac		No		
002-231-05	Carson Road/Mosquito	7.2			No		
Total		12.4		49			
@ 75% of Maximum Density				37			
R1-6							
2-011-33	Pleasant Ave/Bedford	6.7	7 du/ac		No	✓	✓
2-021-08	Pleasant Ave/Bedford	5.3			No	✓	✓
Total		12.0		84			
@ 75% of Maximum Density				63			
R-2							
325-120-68	Easy Street/Green Valley Road	1.6	8 du/ac		No	✓	✓
325-120-11	Mallard Ln/Green Valley Road	2.7			No	✓	✓
1-092-27	SR 49/Hillcrest St.	3.7			No	✓	✓
Total		8.0		64			
@ 75% of Maximum Density				48			
R-3							
1-012-36	SR 49/Oak Terrace Rd	1.6	12 du/ac		No	✓	✓
051-505-01	Cedar Ravine/Country Club Drive	2.5			No	✓	✓
051-330-04	Cedar Ravine/Country Club Drive	1.9			No	✓	✓

**Table IV-1
Vacant Land Inventory**

Parcel	Cross Street	Acreage	Maximum Density	Max Units At 75% of Max.	Constraints Analysis		
					Slopes >10%	Utilities	Access
323-400-20	Ray Lawyer/Placerville	3.6			No	✓	✓
49-350-24	Airport Rd/Newtown Rd	7.5					
Total		17.1		205			
@ 75% of Maximum Density				153			
R-4							
325-130-30	Mallard Ln/Green Valley Road	3.3	16 du/ac		No	✓	✓
325-160-08	Mallard Ln/Green Valley Road				No	✓	✓
325-120-81	Highway 50 frontage	2.8			No	✓	✓
Total		6.1		97			
@ 75% of Maximum Density				73			
Total		178.1		845			
@ 75% of Maximum Density				633			

4. Sites for Special Needs Housing

The vacant land inventory also includes consideration of the amount of land available for providing special needs housing within the City. As discussed earlier in the Housing Element, special needs groups include the disabled, elderly, farmworkers, infirmed adults and children, large families, and others in need of unique housing options. Table IV-2 provides a summary of the special needs housing permitted or conditionally permitted within each of the zones. Based on the vacant land inventory, there is sufficient land available in appropriate zoning districts to allow for construction of necessary special needs housing within Placerville.

**Table IV-2
Special Needs Housing Land Availability**

Zone	Acres	Special Needs Housing (by right or with CUP)
RE	20.0	Granny flats, second units, small family day care, medium family day care, large family day care, community care, domestic violence shelter
R1-A	0.0	Granny flats, second units, small family day care, medium family day care, large family day care, community care, domestic violence shelter
R120	102.5	Granny flats, second units, small family day care, medium family day care, large family day care, community care, domestic violence shelter
R110	12.0	Granny flats, second units, small family day care, medium family day care, large family day care, community care, domestic violence shelter
R1-6	12.4	Granny flats, second units, small family day care, medium family day care, large family day care, community care, domestic violence shelter
R-2	8.0	Small family day care, medium family day care, large family day care, community care, domestic violence shelter, multi-family housing, rooming/boarding house
R-3	17.1	Small family day care, medium family day care, large family day care, community care, domestic violence shelter, multi-family housing, rooming/boarding house
R-4	6.1	Small family day care, medium family day care, large family day care, community care, domestic violence shelter, multi-family housing, rooming/boarding house

B. Administrative Resources for Housing

1. Placerville Community Development Department

The Planning Division of the Community Development Department provides housing and community development services to residents, developers, and those interested in housing issues. The Planning Division is responsible for the ongoing implementation of the entire General Plan, including the Housing Element, and coordinates review of all proposed housing developments. For projects located within the City of Placerville, the Community Development Department is the major source of coordination for financial and administrative resources.

2. El Dorado County Community Services Department

The El Dorado County Department of Community Services offers a wide range of accessible programs designed to meet basic needs and to improve the quality of life for all County residents. Programs administered by the County CSD that are available to Placerville residents include Housing Choice Vouchers (formerly known as Section 8 vouchers), CDBG Housing Rehabilitation Program, Home Energy Assistance Program, and senior assistance programs offered under the Agency on Aging (see following listing).

3. El Dorado County Area Agency on Aging

The Area Agency on Aging is responsible for the administration of senior programs for El Dorado County residents 60 years of age and older. The Area Agency on Aging develops and implements the Area Plan for Senior Services in El Dorado County. This includes the Commission on Aging, a board appointed by the County Board of Supervisors to address issues with seniors throughout the County.

4. Home of Elder and Adult Resource Team (HEART)

HEART provides a continuum of care designed to improve the quality of life of elders and adults with disabilities, including centralized intake and referral, assessment and consultation, protective and supportive services, and care coordination. Utilizing a team of professional resource specialists HEART's goal is to ensure the delivery of client-centered, compassionate, and comprehensive services to foster healthy, safe and dignified living.

5. Mercy Housing

MHC is a non-profit developer that provides affordable housing for families, seniors, formerly homeless persons, individuals with HIV/AIDS and persons with chronic mental illnesses and physical impairments. With the assistance of public and private funding, MHC builds or rehabilitates housing to meet community needs. The types of housing developed include multi-unit rental apartments and single-family homes, single room occupancy apartments for formerly homeless adults, and handicap-accessible units for individuals with physical impairments.

6. Habitat for Humanity

Habitat for Humanity is a non-profit, faith-based organization dedicated to building affordable housing and rehabilitating homes for lower-income families. Habitat builds and repairs homes with the help of volunteers and partner families. Habitat homes are sold to partner families at no profit with affordable, no-interest loans. Volunteers, churches, businesses, and other groups provide most of the labor for the homes. Government agencies or individuals typically donate land for new homes.

7. CBM Group

CBM is a private, for-profit developer of affordable housing throughout the western United States. CBM has been active in Placerville in the past, seeking to provide affordable housing developments. The company constructs, maintains, and manages multi-family projects, and has worked with the City to help identify sites suitable for affordable housing.

8. Kaufman & Broad

Kaufman and Broad is a private, for-profit developer of single- and multi-family housing. This company has been active in Placerville in the construction of housing projects affordable to low-income residents, and has worked with the City to help identify sites suitable for affordable housing development. The company constructs, maintains, and manages both single-family and multi-family projects.

9. California Department of Housing and Community Development

The California Department of Housing and Community Development (HCD) provides a variety of housing resources for communities, including coordination and distribution of State grants and loans, advisement on maintaining consistency with State housing laws, listings of at-risk housing units, and information for local governments regarding housing law and development of affordable housing. In addition to these programs and forms of assistance, HCD also reviews Housing Elements for consistency with State law.

10. California Department of Fair Employment and Housing

As related to housing issues, the mission of the Department of Fair Employment and Housing is to protect the people of California from unlawful discrimination in housing and public accommodations. This State agency is the proper referral for issues related to housing discrimination laws, practices, and complaints.

C. Financial Resources for Housing

1. Community Development Block Grant (CDBG) Funds

The Federal CDBG Program provides funds for a variety of community development activities. The program is flexible in that the funds can be used for a range of activities. The eligible activities include, but are not limited to: acquisition and/or disposition of real estate or property, public facilities and improvements, relocation, rehabilitation and construction (under certain limitations) of housing, homeownership assistance, and also clearance activities.

2. HOME Investment Partnership Program Funds (HOME)

Federal HOME funds can be used for activities that promote affordable rental housing and homeownership for lower-income households. Such activities include the following: building acquisition; new construction; reconstruction; moderate or substantial rehabilitation; first-time homebuyer assistance; and, tenant-based assistance. A Federal priority for the use of HOME funds is the preservation of at-risk housing projects.

3. Housing Choice Voucher Program ("Section 8" Rental Assistance)

The Housing Choice Voucher Program (formerly known as Section 8 program) is a Federal program that provides rental assistance to very low-income households in need of affordable housing. The program offers a voucher that pays the difference between the current fair market rent and what a tenant can afford to pay (e.g. 30 percent of their incomes). The voucher allows a tenant to choose housing that may cost above the payment standard, but the tenant must pay the extra cost. The program is administered by the Housing Authority of El Dorado County.

Table IV-3
Financial Resources for Affordable Housing

PROGRAM NAME	DESCRIPTION	ELIGIBLE ACTIVITIES
1. FEDERAL PROGRAMS		
Community Development Block Grant (CDBG)	Grants awarded to the City on a formula basis for housing and community development activities.	- Acquisition - Rehabilitation - Home Buyer Assistance - Economic Development - Homeless Assistance - Public Services
Emergency Shelter Grants (ESG)	Grants potentially available to the City through the County to implement a broad range of activities that serve homeless persons. Funding availability is uncertain for the current year.	- Shelter Construction - Shelter Operation - Social Services - Homeless Prevention
HOME	Grant program potentially available to the City on a competitive basis for housing activities. City competes for funds through the State's allocation process.	- Acquisition - Rehabilitation - Home Buyer Assistance - Rental Assistance

Table IV-3
Financial Resources for Affordable Housing

PROGRAM NAME	DESCRIPTION	ELIGIBLE ACTIVITIES
Low-income Housing Tax Credits (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sales are typically used to create housing.	- New Construction - Acquisition - Rehabilitation
Mortgage Credit Certificate (MCC) Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. County Housing Authority makes certificates available.	- Home Buyer Assistance
Housing Choice Voucher Program (Formerly Section 8)	Rental assistance payments from the Housing Authority of El Dorado County to owners of private market rate units on behalf of very low-income tenants.	- Rental Assistance - Home Buyer Assistance
Section 202	Grants to non-profit developers of supportive housing for the elderly.	- Acquisition - Rehabilitation - New Construction
Section 203(k)	Provides long-term, low interest loans at fixed rate to finance acquisition and rehabilitation of eligible property.	- Land Acquisition - Rehabilitation - Relocation of Unit - Refinance Existing - Indebtedness
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	- Acquisition - Rehabilitation - New Construction - Rental Assistance
U.S. Department of Agriculture (USDA) Housing Programs (Sections 514/516)	Below market-rate loans and grants for farmworker rental housing.	- New Construction - Rehabilitation

Table IV-3
Financial Resources for Affordable Housing

PROGRAM NAME	DESCRIPTION	ELIGIBLE ACTIVITIES
2. STATE PROGRAMS		
Affordable Housing Partnership Program (AHPP)	Provides lower interest rate CHFA loans to home buyers who receive local secondary financing.	- Home Buyer Assistance
CalHOME	Provides grants to local governments and non-profit agencies for local home buyer assistance and owner-occupied rehabilitation programs and new home development projects. Will finance the acquisition, rehabilitation, and replacement of manufactured homes.	- Home Buyer Assistance - Rehabilitation - New Construction
California Housing Assistance Program	Provides 3% silent second loans in conjunction with 97% CHFA first loans to give eligible buyers 100% financing.	- Home Buyer Assistance
California Housing Finance Agency (CHFA) Rental Housing Programs	Below market rate financing offered to builders and developers of multi-family and elderly rental housing. Tax exempt bonds provide below-market mortgages.	- New Construction - Rehabilitation - Acquisition
California Housing Finance Agency (CHFA) Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to make below-market loans to first-time buyers. Program operates through participating lenders who originate loans for CHFA.	- Home Buyer Assistance
California Self-Help Housing Program (CSHHP)	Provides grants for the administration of mutual self-help housing projects.	- Home Buyer Assistance - New Construction
Emergency Housing and Assistance Program (EHAP)	Provides grants to support emergency housing.	- Shelters & Transitional Housing

**Table IV-3
Financial Resources for Affordable Housing**

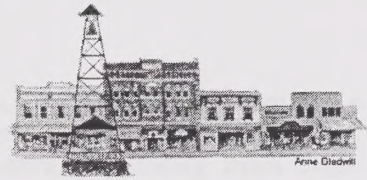
PROGRAM NAME	DESCRIPTION	ELIGIBLE ACTIVITIES
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	- Support Services
Extra Credit Teacher Program	Provides \$7,500 silent second loans with forgivable interest in conjunction with lower interest rate CHFA first loans to assist eligible teachers to buy homes.	- Home Buyer Assistance
Farmworker Housing Assistance Program	Provides State tax credits for farmworker housing projects.	- New Construction - Rehabilitation
Housing Enabled by Local Partnerships (HELP)	Provides 3% interest rate loans, with repayment terms up to 10 years, to local government entities for locally-determined affordable housing priorities.	- New Construction - Rehabilitation - Acquisition - Home Buyer Assistance - Site Acquisition - Site Development
Joe Serna Jr. Farm-worker Housing Grant Program (FWHG)	Provides recoverable grants for the acquisition, development and financing of ownership and rental housing for farmworkers.	- Home Buyer Assistance - Rehabilitation - New Construction
Multi-Family Housing Program (MHP)	Deferred payment loans for the new construction, rehabilitation and preservation of rental housing.	- New Construction - Rehabilitation - Preservation
Self-help Builder Assistance Program (SHBAP)	Provides lower interest rate CHFA loans to owner-builders who participate in self-help housing projects. Also provides site acquisition, development and construction financing for self-help housing projects.	- Home Buyer Assistance - New Construction - Site Acquisition - Site Development

**Table IV-3
Financial Resources for Affordable Housing**

PROGRAM NAME	DESCRIPTION	ELIGIBLE ACTIVITIES
Supportive Housing/ Minors Leaving Foster Care	Funding for housing and services for mentally ill, disabled and persons needing support services to live independently.	- Supportive Housing - Foster Care
California Low-Income Housing Tax Credits	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sales are typically used to create housing.	- New Construction - Acquisition - Rehabilitation
3. PRIVATE RESOURCES		
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long term debt financing for affordable multi-family rental housing. Non-profit and for profit developers contact member banks.	- New Construction - Rehabilitation - Acquisition
Federal National Mortgage Association (Fannie Mae)	Fixed rate mortgages issued by private mortgage insurers. Mortgages which fund the purchase and rehabilitation of a home. Low Down-Payment Mortgages for Single-Family Homes in underserved low-income and minority cities.	- Home Buyer Assistance - Home Buyer Assistance - Rehabilitation - Home Buyer Assistance
Freddie Mac Home Works	Provides first and second mortgages that include rehabilitation loan. County provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	- Home Buyer Assistance
Savings Association Mortgage Company Inc.	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	New construction of: - rentals - cooperatives - self help housing - homeless shelters - group homes

Source: Compiled by Cotton/Bridges/Associates, September 2003.

V. HOUSING STRATEGY



A. Introduction

1. Contents of the Housing Strategy

This chapter of the Housing Element contains the City's strategy for meeting housing needs identified in Chapter II, the use of resources available to the City, and the reduction of barriers to the availability of housing for all residents as described in Chapter III. As required by State law, this chapter contains quantified (numerical) objectives for housing construction, housing rehabilitation, and the preservation of affordable housing, with a five-year program of actions that:

- Provides regulatory concessions and incentives and uses local, federal, and state financing and subsidy programs to support the development of affordable housing;
- Identifies adequate sites with appropriate zoning, development standards, services and facilities to encourage the development of a variety of types of housing for all income levels;
- Assists in the development of adequate housing to meet the needs of low- and moderate-income households;
- Addresses and, where appropriate and legally possible, removes governmental constraints to the maintenance, improvement, and development of housing, including housing for all income levels and housing for persons with disabilities;
- Conserves and improves the condition of the existing affordable housing stock, which may include addressing ways to mitigate the loss of dwelling units demolished by public or private action;
- Promotes housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability; and,
- Preserves assisted housing developments for lower-income households.

The following section sets forth the City's goals, policies, and programs for the 2003-2009 period. The goals and policies discussed in this section address the State requirements under Housing Element law, and respond to the issues identified in the previous sections.

2. Trends Influencing the Housing Strategy

Placerville has, historically, been the center of social and commercial services for the Sierra foothills region of El Dorado County, which has naturally attracted a high percentage of low-income and special needs residents to the City. Most of the multi-family housing constructed in Placerville over the past 20 years has been subsidized rental housing affordable to very low- and low-income households. At the same time, Placerville has experienced a growing influx of higher-income residents who desire the quality of life offered by the Sierra foothills region. This trend is beneficial to the City in that it provides opportunities to diversify the local economy and attract higher paying jobs for City residents.

In conjunction with strategies to improve older neighborhoods in the City, the County hopes that a wider variety of housing will also attract a wider range of employment and economic development opportunities for the County's low- and moderate-income households, allowing them more opportunities to afford housing. Placerville's housing strategy is shaped by these trends and is based on three principles:

- The City needs to create a more balanced community, which requires that it attract middle- and upper-income residents;
- The City must also address the significant unmet needs of its current low-income residents; and,
- With economic growth comes additional affordable housing needs, as many of the jobs to be created in Placerville will pay low to moderate wages.

3. Coordination of the Housing Strategy

The Community Development Department is the primary City entity responsible for implementing the housing programs. However, several programs also involve cooperation with other public and private entities, including the City Building and Engineering Divisions, El Dorado County Housing Authority, local lenders and real estate agents, and non-profit developers.

Within the Community Development Department, the Grants Administration Division will have the primary role of coordinating the implementation of the programs. Staff from the Grants Administration Division will meet with representatives of other agencies, track the implementation of the programs in this chapter, report on progress and problems in implementation, and recommend revisions to implementation measures and techniques to improve the achievement of program objectives. The designated staff member will meet with representatives of the various City divisions, departments, and nonprofit agencies as needed, but no less than annually, to review implementation progress and identify solutions to implementation problems.

B. Housing Goals and Policies

Goal A: To Designate Sufficient Land to Accommodate Placerville's Share of El Dorado County's Future Housing Needs

Policy 1: The City will maintain an inventory of vacant residential sites, to be updated annually.

Policy 2: As needed, the City will annex land within its Sphere of Influence (SOI) to maintain an adequate supply of residential land.

Policy 3: The City will promote infill development by identifying suitable sites, design goals, and potential development incentives.

Goal B: To Facilitate the Development of Housing for Special Needs Households

Policy 1: The City will allow overnight shelters and transitional housing facilities for homeless

individuals and families in appropriate zoning districts.

Policy 2: The City will implement State and Federal requirements for persons with disabilities in new residential developments.

Policy 3: The City will facilitate the development of senior housing by working with senior housing providers to identify adequate sites, assisting in the acquisition of funds for low-income senior housing, and providing development incentives.

Policy 4: The City shall encourage housing that is affordable to the local workforce by identifying funding sources and potential sites that would make the production of such housing financially feasible.

Goal C: To Facilitate the Development of Housing Affordable to Lower- and Moderate-Income Households

Policy 1: The City will encourage the use of density bonuses and regulatory incentives as tools to assist affordable housing development.

Policy 2: The City will pursue State and Federal funding to assist in developing housing affordable to low- and moderate-income households.

Policy 3: The City will review the Zoning Ordinance, permit processes, and development fees to identify and remove potential constraints to the development of a range of housing for all income levels and needs.

Policy 4: The City will review and, if necessary, revise its Hillside Development Standards to reduce their cost impact on housing while protecting the health and safety of Placerville residents and the character of the City.

Goal D: To Promote Equal Housing Opportunity for all Residents

Policy 1: The City will continue to distribute information on fair housing laws to residents, and refer discrimination complaints to the State Fair Employment and Housing Commission.

Policy 2: The City will cooperate with local homebuilders, real estate agents, and lenders to conduct an annual fair-housing public information campaign.

Goal E: To Preserve the Existing Housing Stock

Policy 1: The City will continue to provide rehabilitation assistance to low- and moderate-income households.

Policy 2: The City will conduct a housing condition survey to identify areas of the community most in need of rehabilitation assistance.

Policy 3: The City will continue to conduct code enforcement inspections on a complaint basis to ensure that the housing stock remains in habitable condition.

Policy 4: The City will continue preserve historic structures within the City by encouraging reuse of buildings within historic districts.

Goal F: To Conserve Existing Affordable Housing Opportunities

Policy 1: The City will continue to cooperate with the El Dorado County Housing Authority to provide rental assistance to Placerville residents.

Policy 2: The City will continue to monitor the status of the government-assisted housing in Placerville and preserve the affordability of these units.

Policy 3: The City will conserve and improve mobile home parks that can meet minimum health and safety standards by working with property owners and residents to obtain funds for park improvements and/or conversion of parks to resident ownership.

Goal G: To Promote Residential Energy Conservation

Policy 1: The City will continue to implement the energy conservation standards under Title 24 of the California Code of Regulations (State building code standards).

Policy 2: The City will continue to distribute information on weatherization programs, and pursue funding sources for weatherization assistance for low- and moderate-income households.

Policy 3: The City will promote energy conservation through its land use planning and development standards.

C. Housing Programs

Goal A: To Designate Sufficient Land to Accommodate Placerville's Share of El Dorado County's Future Housing Needs

PROGRAM 1. Vacant Land Inventory

Action: The City will maintain an updated inventory of vacant residential parcels in the City, and provide an annual report to the City Council and Planning Commission.

Discussion: The Housing Resources section contains an inventory of vacant land sufficient to meet the City's RHNP allocation. In order to provide accurate information to prospective developers, particularly developers of low- and moderate-income housing, the City will maintain an updated inventory of vacant residential parcels within the City. Information on these parcels will be available at City Hall, posted on the City's website, provided to local homebuilder organizations, and provided to nonprofit homebuilders. The City will submit an annual report on the vacant land inventory to the City Council and Planning Commission in conjunction with the General Plan annual report.

Responsibility: Community Development Department
Funding Source: General Fund.
Timeframe: First update completed with adoption of Housing Element; subsequent updates to be completed by September each year, 2004 – 2009.
Objective: Accommodate at least 563 additional housing units, including 81 very low- and low-income housing units.

PROGRAM 2. Annexation of Land within the Sphere of Influence

Action: The City will identify areas suitable for annexation, and contact property owners to encourage them to plan for annexation.

Discussion: Although Placerville has adequate land within current City limits to accommodate its share of regional housing needs under the 2001 SACOG regional housing allocation plan, annexation may be required to meet future housing needs after 2009. To be proactive in accommodating future housing needs, the City will identify areas most feasible for annexation and residential development based on environmental conditions, the City's ability to extend public facilities and services, the need to bring additional lands into the City for development. In identifying these areas, the City will concentrate efforts on sites adjacent to the City that can readily be served by infrastructure. In particular, the City will seek to identify sites suitable for the development of low- and moderate-income housing. Where suitable sites are identified, the City will contact the property owners and encourage them to plan the land for annexation.

Responsibility: Community Development Department, Planning Commission, City Council.
Funding Source: General Fund, annexation and permit fees.
Timeframe: Identify potential annexation areas by December 2006, meet with property owners by July 2007, and complete annexations deemed necessary to meet future housing needs by July 2009.
Objective: Accommodate the City's share of regional housing needs under the next update of the SACOG regional housing allocation plan in 2007.

PROGRAM 3. Infill Development and Sites with Re-Use Potential

Action: In conjunction with the updated vacant land inventory, the City will identify suitable sites for infill development and re-use, including commercially zoned properties. Before seeking to annex land within the Sphere of Influence, the City will encourage the development of these infill sites where adequate public facilities and services are already in place and where small projects can be integrated with existing neighborhoods. The City will provide the following incentives for infill development and property re-use:

- Conduct a site inventory of commercial properties in zones that permit residential uses to note property characteristics and physical conditions of buildings (for sites that are not vacant) that would lend themselves to the feasibility of housing or mixed-use development.

- Approve density bonuses for projects that include affordable housing (see Program 8).
- Allow exceptions or alternative approaches to meeting zoning standards that are consistent with standards met by surrounding properties.
- Promote infill development and property re-use opportunities on the City's web site, distribute the infill/re-use site inventory to local homebuilder groups and nonprofit organizations, and provide the inventory to interested individuals at the City's permit counter.
- Complete a development feasibility study that provides concept-level design alternatives for infill properties with the greatest potential to include affordable housing.

Discussion: The City believes that the infill/re-use site inventory and the proposed incentives will increase interest in the development of housing or mixed-use projects in, or adjacent to, commercial zones, particularly on sites close to the downtown area. Such development would support several of the City's General Plan policies for "smart growth" and community sustainability. The site inventory will also provide the City with greater specificity regarding the potential to develop housing close to services, transit, and jobs.

Responsibility: Community Development Department.

Funding Source: General Fund, CDBG planning grant.

Timeframe: Complete first infill/re-use site survey by July 2005 and update annually thereafter, 2006 - 2009. Apply for CDBG planning grant and complete development feasibility study by December 2005.

Objective: Provide additional opportunities to accommodate at least 563 additional housing units (see Program 1).

Goal B: **To Facilitate the Development of Housing for Special Needs Households**

PROGRAM 4: **Transitional Housing/Emergency Shelters**

Action: Meet annually with local non-profit service providers to assess the shelter needs of the community and work with nonprofit organizations to identify suitable sites for the placement of facilities.

Discussion: The City defines transitional housing and emergency shelters as "institutions of a charitable and philanthropic nature or non-profit charitable institutions" in the Zoning Ordinance. These uses are allowed in all residential zones. In order to meet the community need for transitional housing and emergency shelters, the City will meet annually with local nonprofit service providers to assess the shelter needs of the community. If additional transitional housing or shelter capacity is needed in the community, the City will work with the non-profit to identify a suitable site for the placement of a facility.

Responsibility: Community Development Department.

Funding Source: General Fund for administration, Emergency Housing Assistance Program (State

Timeframe: program that uses Federal funds), Supportive Housing Program (Federal program that facilitates the transitional of homeless persons to independent living).
Objective: Meet annually 2004 – 2009; assist nonprofit organizations in applying for funding. Identify a site and funding for an additional emergency shelter or transitional housing facility, if determined to be necessary, to meet local needs.

PROGRAM 5. Accommodate Housing for Persons with Disabilities

Action: The City will continue to permit accessory structures, building modifications, and site plans that provide accessibility for persons with disabilities and will continue to implement the State building standards for handicapped accessibility. The City will promote its policies and development standards for persons with disabilities through information provided at City Hall, pre-application meetings, a link on the City website detailing the process for requesting reasonable accommodation, and a notice to the Alta Regional Center.

Discussion: As a part of the Housing Element Update, the City reviewed the Zoning Ordinance to identify potential constraints to persons with disabilities. The review revealed no specific constraints to persons with disabilities. In order to ensure that zoning requirements and City policies continue to accommodate persons with disabilities, Placerville will continue to implement the State building standards for accessibility and continue to provide reasonable accommodations for persons with disabilities.

Responsibility: Community Development Department.

Funding Source: General Fund.

Timeframe: Complete information sheet, website link, and notify Alta Regional Center by December 2004. Ongoing implementation thereafter, 2005 – 2009.

Objective: Improve housing accessibility for persons with disabilities.

Program 6: Senior Housing

Action: The City will identify funding sources for the development of senior housing, and facilitate senior housing development through the density bonus program, identification of suitable development sites (see Programs 1–3), and through other development incentives such as reduced parking, which can be granted in conjunction with the density bonus provision. The City will promote these potential incentives by providing information to developers at pre-application meetings, notifying nonprofit organizations, and providing a link on the City website to its affordable and senior housing policies.

Discussion: Based on the data contained in the Community Profile, the senior population in the City is projected to increase during the planning period. Much of this growth will be the result of in-migration from the surrounding areas, rather than from the aging-in-place of the existing population. Many retirees are choosing to relocate to the Sierra Nevada foothills, including Placerville. Though many initially buy homes, the maintenance responsibilities may become too burdensome as they continue to age, and the households may opt for smaller senior housing units,

including assisted living complexes. Based on the projected growth in the senior population and the resulting demand for senior housing, the City will identify potential funding sources and work with non-profit developers to facilitate the development of affordable housing. In addition to identifying funding sources, the City can facilitate senior housing through the density bonus program, and identifying suitable sites for senior housing development.

Responsibility: Community Development Department.
Funding Source: General Fund.
Timeframe: Complete program brochures and website link by the end of 2004. Operate program on an ongoing basis during 2003-2009.
Objective: Assist in the development of at least one senior housing project that includes a continuum of care options, from completely independent living to fully assisted care.

Goal C: **To Facilitate the Development of Housing Affordable to Lower- and Moderate- Income Households**

PROGRAM 7. Workforce Housing

Action: The City may prepare a study of options to provide housing that is affordable to, and meets the needs of, residents who are employed locally (workforce housing). The City Council will determine the need for such a study, as indicated below, based on the availability of State funding. If prepared, the study will consist of two parts:

- (1) A survey of major employers to assess the wages of the local workforce. This survey will assist the City in determining the mix of affordability levels appropriate for the City workforce. The City will update the wage study every two years.
- (2) A Workforce Housing Design Program Implementation Report that addresses:
 - Infill development opportunities, including densities, development standards and possible development incentive programs;
 - Summary of architectural styles found in the City and how they relate to specific sites;
 - Preliminary conceptual site and architectural plans including floor plans, elevations and conceptual development financial analysis for each of the sites and unit types;
 - Recommendations for revisions or additions to existing City regulations or policies to encourage infill development, and in particular the infill development of workforce housing units (see Program 3);
 - Creation of the "Workforce Housing Design Program" fact sheet/newsletter for reproduction and public distribution by the City summarizing the findings of the study; and
 - Recommendations for policies and measures to maintain long-term

affordability of units developed in the Workforce Housing Design Program, including identification of funding programs and development resources.

The City will promote the results of the Workforce Housing Study, if prepared, through a link to its website; distribution of the study to local homebuilder organizations and nonprofit housing providers, and realtor organizations; and meetings with housing providers to determine their interest in developing workforce housing.

Responsibility:	Community Development Department.
Funding Source:	General Fund, CDBG Planning Grant, other sources identified in Program 9.
Timeframe:	Determine the need and apply for a CDBG planning grant, if appropriate, by June 2006. Complete the workforce housing study by December 2006 and distribute the study by March 2007. Meet with homebuilders and nonprofit housing providers by June 2007. Survey major employers every three-to five years beginning July 2006.
Objective:	Complete at least one housing development that provides 5 very low-income, 15 low-income, and 25 moderate-income housing units.

PROGRAM 8. Density Bonus

Action: Amend the City's density bonus program to include the new changes under state law. Continue to promote the density bonus as a tool to assist in the development of affordable housing by providing program information at City Hall, promoting the use of the program at pre-application conferences, providing a link on the City's website, and through distribution of the Workforce Housing Study (see Program 7).

Discussion: The City currently provides density bonus provisions for developments that include affordable housing for lower income households or qualifying residents, such as elderly households. Recent changes in State law have added provisions to the density bonus requirements for new condominium development or condominium conversions. The City will add these requirements to the density bonus program; the new density bonus program will provide a 25 percent density bonus and at least one regulatory incentive for a residential project where at least:

- 10 percent of the units are affordable to very low-income households;
- 20 percent of the units are affordable to low-income households;
- 50 percent of the units are designated for, and occupied by qualifying residents;
- 20 percent of the units in a condominium project are affordable to moderate-income households;
- In a condominium conversion project, 33 percent of units are affordable to low- or moderate-income households or 15 percent of units are affordable to lower-income households.

The City will offer at least one other incentive in addition to a density bonus,

which may include the use of the Planned Development process, which allows for flexibility in the application of the City's zoning standards; reduced parking for special needs housing when the applicant can demonstrate a reduced parking demand from project residents; reduced percentage of lot area required to be set-aside for landscaping; or deferment of development impact fees until project occupancy or other time certain agreed to by the applicant and the City.

Responsibility: Community Development Department, Planning Commission, City Council.
Funding Source: General Fund, permit fees.
Timeframe: Complete program brochure and website link by December 2004. Amend density bonus by January 1, 2005. Ongoing operation of the program thereafter, 2005 - 2009.
Objective: To increase awareness of density bonuses and other incentives for affordable housing.

PROGRAM 9. Pursue State and Federal Funding

Action: The City will continue to pursue available state and federal funding sources in cooperation with private developers, nonprofit housing corporations, the El Dorado County Housing Authority and Community Services Department, and other interested entities to assist in meeting the needs of low- and moderate-income households. Based on the meetings with non-profit developers and service providers (see Programs 4, 6, and 7), the City will identify the funding sources most appropriate to meet the needs of residents, and apply for funds, or assist other entities in applying for funds, during available funding cycles. City assistance to other entities will include, but not be limited to:

- Providing data that is necessary for a funding request; and,
- Expediting permit decisions on proposed projects that require City approval or that will be more competitive with City approval, prior to submitting funding requests.

Potential funding sources include, but are not limited to:

- California Multi-family Housing Program
- California Housing Finance Agency (HELP Program)
- California Housing Finance Agency direct lending programs (single-family and multi-family)
- Low-Income Housing Tax Credits (State & Federal)
- CalHome Program
- Federal Home Loan Bank – Affordable Housing Program
- Federal Department of Housing and Urban Development Programs – Section 221(d), Section 202 (elderly), Section 811 (persons with disabilities)
- Child Care Facilities Finance Program (administered through the State of California), Special Housing Needs and Supportive Services

Responsibility:	Community Development Department.
Timeframe:	Meet annually with interested entities (June – September) to determine funding priorities for subsequent 12 to 24 months. Apply for funding, or assist other entities in applying for funding, based on state and federal funding cycles. For most State programs (except those that have continuous application periods), applications are due either during the fall (September through November) or in late winter (February or March). For most federal housing and supportive service programs administered by HUD, application deadlines are during the late spring/early summer (June for “Super NOFA” programs). Other state/federal funding opportunities will be pursued based on individual funding deadlines and priorities established through annual meetings between the City and interested entities.
Objective:	Increase the effective use of state and federal funds in support of affordable housing, shelter, and housing-related services.

PROGRAM 10. Permit and Development Impact Fees

Action:	In order to ensure that City permit and development impact fees do not constrain the development of housing, the City will review its fee structure annually and will report the findings to the City Council and Planning Commission in conjunction with the annual report on the General Plan. While fees typically represent the cost of providing public facilities and services, the up-front cost can present a significant burden to developers, especially in the case of affordable housing. If the annual review determines that fees are constraining the development of affordable housing in the City, Placerville will offer one of several options to housing providers:
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- Deferment of fees until project completion or occupancy;
- Payment of fees over a 12-month or longer period after project completion; or
- Reduction of fees for specific facilities or services for which the applicant can show a connection between the lower fee and lower facility/service demand from project residents.

Placerville will notify affordable housing providers of options to reduce the up-front cost of fees through information provided at the City’s permit counter, a website link, and pre-application meetings.

Responsibility:	Community Development Department, Planning Commission, City Council.
Funding Source:	General Fund for program administration.
Timeframe:	Annual report on fees, September, 2004 – 2009.
Objective:	Reduce the initial cost-impact of City fees on affordable housing projects.

PROGRAM 11. Self-Help Housing

Action:	The City will continue work with non-profit developers in the area to develop self-help housing (housing in which the eventual owner participates in its construction under the supervision of a building contractor). The City can facilitate the
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development of the self-help housing through a variety of means, including:

- Obtaining financing, including CDBG and HOME (see Program 9 for discussion of the City's role in funding assistance);
- Identifying an appropriate site for a self-help housing project and pursuing state and federal funds for the purchase of the site;
- Reduction in the up-front costs of development impact fees (see Program 10); or
- Other regulatory incentives, including density bonus and streamlined permit processing (see Program 8).

Discussion:	As a part of the 1992 Housing Element, the City worked with Rural California Housing Corporation to construct a 100-unit self-help housing project. The project provided 50 units affordable to very low-income households and 50 units affordable to low-income households. Since the project was a success, the City will attempt to facilitate an additional self-help housing project during the 2004 – 2009 period. A self-help project could be designed as part of the City's Workforce Housing Study (see Program 7).
Responsibility:	Community Development Department
Funding Source:	CDBG, HOME, CHFA HELP Program.
Timeframe:	As part of annual meetings with nonprofit housing providers, identify opportunities for self-help housing projects (see Program 9).
Objective:	25 additional ownership housing units—5 very low-income and 20 low-income.

PROGRAM 12. Hillside Development

Action:	The City will review the Hillside Development Standards to revise the slope/density formula to reduce the minimum required lot size in relation to increasing slope on sites with average slopes between 10 and 30 percent. In addition to the review of the Development Standards, the City will encourage the use of the Planned Development process as a tool to cluster housing development on the less restricted areas of a site. As means of facilitating use of the Planned Development process, the City will provide information at its permit counter, provide a link on the City's website, distribute information on the planned development requirements and slope density regulations to local homebuilder organizations, and use pre-application meetings as a means of discussing alternative approaches to development on hillsides.
Discussion:	The City regulates the density of development on sites with slopes greater than 10 percent in single-family zones through a formula that requires larger minimum lot sizes as slopes increase. A property in the R1-6 zone with an average slope greater than 10 percent will require a minimum lot size over 6,000 square feet. Properties with slopes between 15 and 20 percent will require minimum lot sizes of more than 10,000 square feet under the City's formula. If the average slope is 20 percent, the minimum lot size is 20,000 square feet. Under the City's current approach to regulating housing density on sloped sites, the ratio of the required minimum lot size to slope begins to increase exponentially once the average slope

of property exceeds 15 percent.

The result of the slope standards is to reduce the achievable density on single-family sites by as much as 30 percent, depending on site characteristics. Properties, or portions of properties, with slopes in excess of 40 percent may not be included in the calculation of minimum lot size, as development is generally prohibited on such slopes (unless special engineering standards are met and a design waiver is approved by City).

The City allows for exceptions to the slope standards for existing lots created prior to May 1963 if the applicant can show that grading, tree removal, and site disturbance can be confined to a portion of the property within an average slope of 10 percent or less. In addition, the City allows property owners to use the planned development process to cluster homes on less-restricted portions of a development site to mitigate the potential loss of dwelling units from the application of the slope standards.

A revision to the slope density formula could potentially allow residential densities closer to the maximum permitted under the zoning district on sites with slopes between 10 and 30 percent so long as portions of the site have lesser slopes that would allow for clustering of housing. The City can encourage the use of the Planned Development process as a tool to cluster housing development on the less restricted areas of such properties.

Responsibility:	Community Development Department, Planning Commission, City Council.
Funding Source:	General Fund as necessary
Timeframe:	Revise standards by June 2005.
Objective:	Increase residential development potential on moderately sloped sites while preserving as much of the natural contour of slopes as possible, reducing safety impacts from disturbed slopes, and reducing the appearance of bulk of hillside homes, particularly on ridge lines or in prominent locations visible from significant distances.

PROGRAM 13. Zoning Ordinance Revisions

Action:	As a part of the Housing Element Update, the City reviewed the Zoning Ordinance to identify potential constraints to housing development. The review identified potential constraints with respect to mobile home parks, manufactured housing, community care facilities, and cumulative zoning. To mitigate the potential constraints, the City will adopt the following zoning revisions:
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Manufactured Housing on Single-Family Lots: The City will continue to allow manufactured housing on permanent foundations as a permitted use on single-family lots, subject to the same standards as site-built single-family homes.

Community Care Facilities: The Zoning Ordinance currently allows community care facilities in all residential zones except the R-E zone. To ensure that the

Zoning Ordinance complies with State law regarding community care facilities in residential zones, the City will amend the zoning ordinance to allow community care facilities serving six or fewer persons as a permitted use, and facilities serving seven or more persons as a conditional use in the R-E zone.

Cumulative Zoning: The Zoning Ordinance allows single-family development as a permitted use in the multi-family zoning districts. To ensure that the zoning standards do not constrain multi-family development, the City will amend the Zoning Ordinance to allow single-family development as a conditional use in the multi-family districts, and limit the placement of single-family homes to parcels where development of multi-family housing is infeasible, such as small or irregularly-shaped parcels.

Parking Standards: The City will revise the zoning code to reflect the current practice of requiring sufficient parking to meet needs identified in the Institute of Transportation Engineers (ITE) Parking Generation manuals for all residential developments.

Funding Source: General Fund
Timeframe: Amend Zoning Ordinance by December, 2004.
Objective: Facilitate the development of alternative housing/shelter options.

PROGRAM 14. First Time Homebuyer Assistance

Action: Recognizing the need for homebuyer assistance, the City will design a first-time homebuyer program, which could include down payment assistance loans and/or grants, and assistance with closing costs. After the City determines the program design most appropriate to meet the needs of residents, the City can apply for funds. In promoting the program, the City will provide information at City Hall, provide a link on the City website, and distribute information to area real estate firms, lenders, and homebuilders.

Discussion: Currently, the City does not operate a first-time homebuyer program. As housing costs in the region continue to rise, low- and moderate-income households will have increasingly limited options for home purchase. In designing a first-time homebuyer program, the City will seek the assistance of a nonprofit organization, County agency, and/or local lenders with which it can collaborate to administer this program.

Responsibility: Community Development Department, City Council.
Funding Source: CDBG, HOME, CHFA HELP Program, Federal Home Loan Bank Board Affordable Housing Program.
Timeframe: Meet with interested nonprofit organizations, El Dorado County, and/or lenders to adopt program guidelines and administrative agreements by December 2004. Apply for funding beginning 2005 and as frequently thereafter as feasible based on demand, the City's competitiveness for funding, and administrative capacity (See Program 9). Begin operating the program in 2006 and ongoing thereafter.
Objective: Assist 5 very low-income households, 15 low-income households, and 10

moderate-income households.

Goal D: To Promote Equal Housing Opportunity for all Residents

PROGRAM 15. Fair Housing

Action: The City will continue to promote equal housing opportunity for all residents by supporting efforts of community groups (such as the Housing Resources Board) that provide counseling, investigatory, legal, or referral services to victims of discrimination by:

- Training staff who have contact with the public on how to receive and refer fair housing complaints;
- Posting and distributing fair housing information at City Hall and other community facility locations; and
- Working with local lenders, rental property owner, real estate, and legal service organizations to conduct fair housing training, and identify an annual community event at which fair housing information can be distributed.

Responsibility: Community Development Department.

Funding Source: General Fund.

Timeframe: Ongoing referral distribution of information. Identify an annual community event starting in 2005, and distribute fair housing information at that event annually thereafter, 2006 – 2009.

Objective: Increase community awareness of fair housing.

Goal E: To Preserve the Existing Housing Stock

PROGRAM 16. Housing Rehabilitation

Action: The City will continue to promote low-interest and deferred-payment loans for housing rehabilitation. Both owner-occupied and renter-occupied units are eligible to receive loans under the program. The City's program provides a maximum loan amount of \$40,000 per unit (\$50,000 for historic residences) to homeowners and rental property owners whose tenants earn less than 80 percent of the El Dorado County median family income. Funds may be used to correct any health and safety issue within a housing unit. In cases where a housing unit is overcrowded, funds can be used for a room addition.

The City provides information on the rehabilitation program at City Hall, and through its code enforcement activities. The City also has a link on its website to the Grants Administration division. This link will be enhanced with more specific program information and a downloadable program application.

Responsibility: Community Development Department

Funding Source: CDBG, HOME, State Multi-family Housing Program and Affordable Housing

Timeframe: Program (through the Federal Home Loan Bank Board)
Apply for funding according Program 9. Enhance website link by July 2004.
Provide ongoing assistance as available thereafter, 2004 – 2009.

Objective: Rehabilitate 30 homes.

PROGRAM 17. Housing Conditions Survey

Action: The City will conduct a Housing Conditions Survey to identify areas to target for code enforcement, rehabilitation assistance, and neighborhood improvement efforts.

Discussion: The most recent Housing Conditions Survey for Placerville was completed in 1998. Since nearly 50 percent of housing units in the City were built prior to 1970, an updated Housing Conditions Survey will assist the City in targeting its efforts for housing and neighborhood improvement, thereby conserving the existing housing in the community.

Responsibility: Community Development Department.

Funding Source: CDBG Planning Grant.

Timeframe: Apply for CDBG Planning Grant in 2004; complete Housing Conditions Survey by June 2005. Update the Survey every five years thereafter.

Objective: To maintain a relatively current and relevant database of housing conditions.

PROGRAM 18. Code Enforcement

Action: The City will continue to conduct code enforcement inspections on a complaint basis. Eligible property owners will be directed to the City's rehabilitation program for assistance in correcting code violations.

Discussion: The Placerville Building Department is responsible for enforcing both State and City regulations governing maintenance of all buildings and property. Due to the small City staff, code enforcement is complaint-based. The Building Department inspects approximately 20-25 units per year.

Responsibility: Building Department.

Funding Source: General Fund, inspection fees. See Program 16 for Housing Rehabilitation funding sources.

Timeframe: Ongoing, 2004 – 2009.

Objective: To correct building code violations before they become serious health and safety hazards to human habitation.

PROGRAM 19. Historic Preservation

Action: The City will encourage the preservation of historic homes and buildings by:

- Continuing to review requests for demolition of buildings within historic districts;
- Directing eligible households to the rehabilitation program, which provides

- up to \$50,000 of assistance for historic homes;
- Continuing to allow the reuse of historic buildings as residential uses; and
- Identifying potential funding sources to assist in the preservation of historic structures and referring property owners to those sources.

Responsibility: Community Development Department
Funding Source: General Fund. See Program 16 for housing rehabilitation funding sources.
Timeframe: Ongoing, 2004 – 2009
Objective: Preserve the historic/architectural integrity of historic residential structures.

Goal F: To Conserve Existing Affordable Housing Opportunities

PROGRAM 20. Housing Choice Voucher Program

Action: The City will continue to cooperate with the El Dorado County Housing Authority in its administration of the Federal Housing Choice Voucher (formerly called “Section 8”) rental assistance program to maintain the availability of housing vouchers in Placerville. The City's role will be to:

- Provide necessary documentation to the Housing Authority to apply for annual commitments from the U.S. Department of Housing and Urban Development;
- Encourage rental property owners who have participated in the City's Housing Rehabilitation Program to participate in the Housing Choice Voucher Program;
- Provide information on the rental assistance program in the City's newsletter, and at City Hall; and,
- Provide a website link to the Housing Authority

Responsibility: Community Development Department, El Dorado County Housing Authority.
Funding Source: HUD Housing Choice Vouchers for rental assistance, General fund for outreach activities.
Timeframe: Create website link by July 2004, other activities ongoing, 2004 – 2009.
Objective: Increase rental property owner participation in the Housing Choice Voucher Program.

PROGRAM 21. Preservation of “At-Risk” units

Action: The City will work with property owners, other public agencies, and nonprofit housing organizations to preserve existing subsidized rental housing. To encourage existing owners to maintain the affordability of such rental housing, the City would assist owners in applying for state or federal assistance for refinancing, acquisition, and/or rehabilitation.

The City will monitor properties identified as being potentially at-risk to ensure that property owners comply with State and Federal notification requirements. For properties that are within the 24 months of potential conversion, the City will meet with property owners to determine their plans and the type(s) of assistance

desired, if any, to maintain the affordable status of the rental housing units. For owners who intend to sell their rental properties, the City will identify interested nonprofit organizations willing to acquire and continue operating the rental properties as affordable housing.

Discussion: As a part of the Housing Element Update, the City analyzed all assisted housing to determine whether any units were at risk of converting to market-rate uses. Based on this analysis, the City determined that no units were at risk of conversion before 2013. Though no units are at risk during this planning period, the City will monitor the assisted housing units to ensure that property owners comply with State and Federal notification requirements if there is change in funding status or eligibility to convert based on changes in federal regulations. For owners who intend to sell their rental properties, the City will identify interested nonprofit organizations willing to acquire and continue operating the rental properties as affordable housing.

Responsibility: Community Development Department
Funding Source: General Fund.
Timeframe: Ongoing during 2003-2009
Objective: Preserve 280 affordable rental housing units.

PROGRAM 22. Mobile Home Parks

Action: The City will work with the mobile home park owners and the El Dorado County Community Services Department to access state and federal funds for park improvements and potential conversion to tenant ownership, if desired by both the park owner and residents. The City will meet with the park owners to discuss their long-term goals for the properties and the feasibility of preserving the parks. If park conversion to tenant ownership is desired, the City will assist residents in identifying an experienced nonprofit organization that can facilitate the park conversion.

Discussion: Two mobile home parks located in Placerville contain 162 spaces. One of these parks contains seven spaces while the other contains 155 spaces. These mobile home parks provide a source of affordable housing and homeownership for low-income households. *(Note: The California Department of Housing and Community Development lists nine other registered mobile home parks in the Placerville area containing over 400 mobile home spaces. However, these parks are located outside the City.*

Responsibility: Community Development Department
Funding Source: CDBG, HOME, California Housing Finance Agency HELP program, California Mobilehome Park Resident Ownership Program.
Timeframe: Meet with park owners by December 2004 to identify park improvements and mobilehome rehabilitation or replacement needs. Assist property owners and/or residents in accessing state or federal funding, as requested and needed, between 2005 and 2007. If park conversion to resident ownership is a desired alternative, the City will assist park residents in identifying a nonprofit organization by

Objective: December 2005 that can assist in the conversion process.
Preserve 293 mobile home park spaces (including space in the one mobilehome park on the City limit line), if determined to be feasible.

Goal G: **To Promote Residential Energy Conservation**

PROGRAM 23. Weatherization

Action: The City will distribute information on energy efficiency and weatherization programs offered by Pacific Gas & Electric and others in conjunction with the City rehabilitation program. In addition, the City will identify additional funding sources that offer assistance for weatherization improvements to lower- income households and provide this information to participants in its housing rehabilitation program. The City will continue to permit energy efficiency and weatherization improvements as eligible activities under its housing rehabilitation program.

Responsibility: Community Development Department.

Funding Source: CDBG, HOME, General Fund as necessary.

Timeframe: Ongoing during 2004 – 2009.

Objective: Increase the energy efficiency of older residential structures and reduce energy costs.

PROGRAM 24. Energy Conservation for New Residential Development

Action: The City will continue to enforce state energy efficiency requirements for new residential construction (Title 24 of the California Code of Regulations) and shall encourage, through the City's plan review process, to encourage additional energy conservation measures with respect to the siting of buildings, landscaping, and solar access. In order to promote the use of energy efficient construction, the City will provide information on energy conservation measures with the development application packets.

Responsibility: Community Development Department.

Funding Source: General Fund.

Timeframe: Ongoing, 2004 – 2009.

Objective: Increase the energy efficiency in new residential developments.

D. Quantified Objectives

The City of Placerville has established quantified (numerical) objectives for several program categories to provide measurable standards for monitoring and evaluating program achievements. Quantified objectives have been established for accommodating the City's share of future housing needs under the SACOG Regional Housing Needs Plan, new housing construction, housing rehabilitation, the preservation of existing affordable housing, and homebuyer assistance. The future housing needs objective addresses the City's ability to accommodate housing based on the availability of appropriately zoned vacant and underutilized land, with public services and facilities. These homes may or may not be built depending on market trends and the availability of funding to developers of affordable housing.

Table V-1
Quantified Objectives (January 2004 to June 2009)

Income	Accommodate Regional Share ¹	New Construction ²	Homebuyer Assistance	Housing Rehab. ³	Conservation of Affordable Housing	
					Rental Housing ⁴	Mobilehome ⁵
Very Low	23	25	5	10	280	155
Low	58	60	15	20		
Moderate	148	150	10			
Above Moderate	334	350				
Total	563	585	30	30	280	155

1. Quantified objectives are for the 2002 – 2009 period, based on the 2001 SACOG Regional Housing Needs Plan
2. Quantified objectives cover 2004 – 2009, based on anticipated market rate housing production (for moderate- and above moderate-income), availability of financial resources to assist in the construction of very low- and low-income housing, and the City's past track record of producing affordable housing
3. Based on historic level of performance under the housing rehabilitation program
4. Based on the conservation of 280 existing subsidized rental housing units—the City does not have specific information on the number of very low-income versus low-income units for each of the assisted rental housing projects
5. Based on estimated number of mobilehomes in parks with 30 or more spaces; although the majority of mobilehome park residents are likely to have very low- or low-incomes, the City does not have specific information on the income levels of mobilehome park residents

D. Quantified Objectives

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APPENDICES

APPENDIX A:

HOUSING ELEMENT EVALUATION

State Housing Element law requires an assessment of achievements under adopted housing programs as part of the updated Housing Element. The assessment of accomplishments discusses the progress, effectiveness, and continued appropriateness of adopted housing programs. Results should be quantified wherever possible, and qualitative where necessary. If there is any substantial shortfall between the anticipated results of a housing program and the actual results, the assessment of achievements should provide explanation.

Evaluation of past housing policy accomplishments helps the City to determine which programs have, and which programs have not been successful in achieving stated objectives and addressing local needs. Certain types of programs may continue to be appropriate, and certain other programs, based on this evaluation, may need to be modified in order to achieve success. Conditions in Placerville have changed since the last Housing Element was adopted, and some adjustments to goals, policies, and programs are necessary. The following is a summary of several of the City's achievements under the 1993 Housing Element.

The following discussion summarizes the City's housing accomplishments in each of the policy areas. Accomplishments are summarized below.

Summary of Housing Accomplishments

PROGRAM ACTIONS	ACHIEVEMENTS
1. City of Placerville Density Bonus Program	
Revise the Zoning Ordinance to provide for a Density Bonus of 25% for projects in all residential districts if the project reserves at least 25% of its units for low or moderate income households; or at least 10% of its units for lower income households; or at least 50% for qualified senior citizens. The City shall establish guidelines for income equity for the "reserved" units and for maintaining the "reserved" units as affordable units over time.	Zoning Ordinance Revisions The zoning ordinance was revised to reflect changes in State law prior to the passage of AB 1866. The zoning ordinance has not been revised since the passage of AB 1866, but the City defers to current State law when interested applicants apply.
The City shall print and distribute informational flyers describing this program to local multi-family housing developers.	Marketing Density Bonus Program The City provides information on the density bonus program to interested developers and other parties by request.
2. Current Inventory of Vacant Residentially Zoned Parcels	
The City shall prepare and maintain a current inventory of vacant residentially zoned parcels and associated development potential list of approved residential projects and shall make this information available to the public and developers. The City shall update the inventory annually.	Vacant Residential Land Inventory Updates The residential land inventory was updated several times during the last Housing Element period, focusing on vacant land for multi-family residential development. The updating is intended to assist interested multi-family residential housing developers, including nonprofit developers, in identifying suitable sites.
The City will review information available from the County Assessor's office showing parcels which are currently vacant and zoned residential. A brief analysis shall be performed on each parcel indicating its development potential. Semi annually the City will review and update the list. At least quarterly the City will update its list of approved residential projects.	Development Potential Analysis This analysis typically takes place in response to a specific housing developer request, rather than occurring comprehensively for the entire city.
3. Pursue State and Federal Funding	
The City will provide 612 new housing units of which 50 will be designated for very low income and 50 for low income. Find sites suitable for low- and moderate-income housing. The City will also research available state and federal grants to help fund such programs.	State And Federal Grant Programs The City made use of CDBG, HOME funds, and California Tax Credit Allocations in assisting the development of housing projects during the past Housing Element period. The City continuously researches the availability of State and federal grant programs for housing and community development, and responds to any appropriate available notifications of such programs.

Summary of Housing Accomplishments

PROGRAM ACTIONS	ACHIEVEMENTS
	The City continues to conduct daily searches online, using a contracted grant search provider. Very Low-Income and Low-Income Identification Of Sites For Low- And Moderate-Income Housing; The City has worked with local and regional housing providers such as Mercy Housing, CBM Group, Kaufman & Broad, and Habitat for Humanity in identifying sites, including some that required rezoning, for housing development. Projects developed as a result of work with these developers and use of local, State, and federal funds include: Orchard Hill, self-help single-family residences; Placer Village Apartments; Cottonwood Park Apartments; and Cottonwood Senior Apartments.
4. Periodically Review City Permit Process and Fees	
The City will review and evaluate the effects of existing and proposed rate increases on the cost of housing.	Effects of Rate Increases Local and regional housing providers and advocates such as Habitat for Humanity, Mercy Housing, and CBM group have provided informal feedback on the relationship between City fees and affordable housing.
At least once a year a report will be made to the Planning Commission and City Council on the City's permit process and the development fee structure.	The City prepares and updates a master fee schedule each year.
5. Fair Housing	
The City shall post and distribute information on the enforcement program of the State Fair Employment and Housing Commission.	Outreach for Fair Employment and Housing Commission Informational handouts regarding fair housing law and agencies charged with enforcing fair housing law are made available at the City's Community Development Department and the El Dorado County Government Center.
Information on the State's Fair Employment and Housing Laws will be available at City Hall together with names of persons to contact regarding enforcement.	Referral of Housing Complaints The received no fair housing complaints during the last Housing Element period, nor has the City received any fair housing complaints recently. City residents, landlords, and developers are informed of State and federal fair housing law through pamphlets and contact resources available with the City's Community Development Department.
6. Community Housing Resource Board of El Dorado County	
The City shall continue to support and provide staff assistance to the	Staff Assistance for County Housing Resource Board

Summary of Housing Accomplishments

PROGRAM ACTIONS	ACHIEVEMENTS
Community Housing Resource Board of the El Dorado County Board of Realtors in its efforts to monitor and discourage discrimination in the housing market.	CHRB Programs
Periodically staff will meet with members of the El Dorado County Board of Realtors to determine what specific actions are necessary to continue the monitoring of the housing market.	Meetings with County Board of Realtors Recommendations The City, in an effort to determine specific housing and community development needs, has met on several occasions with the League of Women voters to discuss the need for, and provision of workforce housing.
7. Weatherization Program	
The City will provide information to interested persons on the availability of weatherization programs.	Outreach for Weatherization The City maintains ongoing contact with PG&E regarding weatherization programs for income-limited households. PG&E has had several programs in the past, and the City conducts annual meetings with the public entity representative on available programs. When funds are available through PG&E, informational pamphlets are obtained and distributed through the City information center, at the location where construction permits are issued.
The City shall post and distribute information on currently available weatherization programs.	
The City will also work with the various utility companies to obtain additional information.	
The City will look for grant programs to provide weatherization to low- and moderate-income individuals.	
8. State and Federal Energy Conservation Standard	
The City shall enforce State requirements, including Title 24 requirements, for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures.	Encouraging Energy Conservation The City assisted 32 lower-income households in getting a variety of energy conservation upgrades.
The City shall review energy conservation measures in respect to street and driveway design, lot patterns and configuration, siting of buildings, landscaping and solar access.	Changes to Subdivision Requirements or Zoning No changes to subdivision requirements or zoning to increase energy conservation were deemed appropriate during the last housing element cycle.
9. Zoning Ordinance Revision	
The City shall review and revise as necessary the Zoning Ordinance to ensure the availability of an adequate supply of residentially zoned land with appropriate development standards consistent with land use and policies of the General Plan. In revising the development standards of the	Zoning Ordinance Review The City provides a Planned Development Overlay, which is intended to allow for reduced lot sizes, varying street sections, and other modifications for flexible site planning to accommodate a variety of housing types and

Summary of Housing Accomplishments

PROGRAM ACTIONS	ACHIEVEMENTS
Zoning Ordinance the City shall seek to eliminate or modify any development standards that add unnecessarily to the cost of housing. At least once a year the Zoning Ordinance will be review to determine that no obstacles are being put in the way of ensuring the availability of an adequate supply of residentially zoned land available to all economic segments of the community.	encourage environmentally sensitive design. In addition, the City provided a zoning change to allow the development of the Orchard Hill self-help single-family residential project.
10. Annexations	
The City shall support the annexations of unincorporated lands in a way that ensures the continuous supply of appropriately zoned residential land.	Annexation The City approved 10 annexations between 1991 and 1993 that provided a total of 192 acres for residential development.
The City shall work with property owners surrounding the City to annex appropriate parcels, review of properties surrounding the City shall be conducted, and as necessary, property owners encouraged to annex to the City.	
11. Community Development Block Grant Program	
The City shall continue to participate in the Community Development Block Grant Program and annually seek Community Development Block Grant funds for City projects and programs. Housing objectives shall be given the highest priority in the use of Community Development Block Grant funds.	CDBG The City continues to pursue funding through the federal Community Development Block Grant program. The City limits funds under the CDBG program to projects focused on very-low and low-income households.
12. Section 8 Rent Certifications	
The City will support the use by El Dorado County of Section 8 rent certificates and vouchers by Placerville residents in conjunction with low and moderate-income housing provided within the City. The City will also support the use of the program in conjunction with the City's Density Bonus Program.	Housing Choice Voucher Program (formerly Section 8 Rent Certificates program) City residents continue to participate in the Housing Choice Voucher Program, with approximately 156 households reported as being assisted within zip codes representing the City. However, since the data is sorted only by zip code, some portion of these 156 households may live outside the jurisdictional boundaries of the City.
The City will contact El Dorado County and work with developers in coordinating the use of Section 8 certificates with development projects particularly those designed for density bonuses.	
13. Regional Housing Allocation Plan	
On the average the City will provide the opportunity for an average of at least 76 additional units a year to be built between January 1, 1990 and January 1, 1997 in order to meet Placerville's housing needs identified in	The City has continued to generate housing growth. Between January 2001 and April 2003, 79 building permits for residential units were issued. This pace is slower than the annual average called for in the previous housing

Summary of Housing Accomplishments

PROGRAM ACTIONS	ACHIEVEMENTS
the Sierra Planning Organization's Regional Housing Allocation Plan.	element.
The City will monitor on an annual basis the building activity within the City of Placerville to ensure compliance with the Housing Allocation Plan. Once discrepancies are found in meeting the goals then the City will undertake efforts to work with local developers to design projects targeted at the deficiency.	The City has tracked issuance of residential building permits since 1990, to ensure that a sufficient number of units were being constructed. The City adopted multiple additional policies to encourage housing since the adoption of the last housing element in an effort to increase housing production.
14. Self Help Housing	
The City will work with Rural California Housing in order to construct 100 single family Self Help Housing units within the City of Placerville between January 1, 1992 and July 1, 1994. These units shall benefit 50% low income and 50% very low income families.	Self Help Program The City helped to accommodate the development of 102 self-help units during the last housing element cycle. The City provided HOME fund loans and deferred building permit fees until the certificate of occupancy phase of the project.
15. Farmers Home Administration 515 Program	
The City will work with developers of Farmers Home Administration 515 Projects or similar projects in order to develop at least 50 additional multi-family units between January 1, 1992 and January 1, 1994 that will benefit low and very low-income families.	Farmers Home Administration 515 Program No USDA rural development assisted housing programs or projects terminated or expired in Placerville between 1990 and 1997 (Roger Horton, Community Development Manager, Personal Correspondence, July 29, 2003).
16. Domestic Violence Shelter	
The City shall continue to encourage the continuance of establishments of domestic violence shelters within the City.	Domestic Violence Shelters The City provided a rezone and General Plan amendment to allow establishment of a domestic violence shelter, built in 1990. The City dedicated staff time for building inspection and waived permit fees to accommodate the shelter. The City also waived permit fees and dedicated staff time to assist establishment of the New Morning Youth and Family Services, which is a youth shelter. The City has conducted meetings with representatives of the Women's Center on an as-needed basis. Based on recommendations from those meetings, the Zoning Ordinance was amended to allow domestic violence shelters in any zone.
City shall meet with representatives of the El Dorado County Women's Center from time to time to monitor the domestic violence shelter needs of the community. If it is determined that additional facilities are needed, the City will work with the Women's Center on a program designed at addressing these needs.	
17. Preservation of "At-Risk" Units	
The City plans to monitor "At Risk" housing units to ensure units will not be	Lost At-Risk Units

Summary of Housing Accomplishments

PROGRAM ACTIONS	ACHIEVEMENTS
lost as low-income housing. The City will subsidize units through federal or state grant applications or with nonprofit housing groups in the community to explore possible new construction of replacement housing by nonprofit or nonprofit acquisition of existing buildings with "At Risk" units.	In 1996, the Woodridge East Phase I and Phase II apartments pre-paid, and were eligible for conversion to market rate. The two projects provided lower-income households with a total of 100 units of affordable housing.
Monitor units at risk: Maintain contact with owner and HUD of "At Risk" units as expiration dates approach to determine whether Section 8 contracts have been renewed or are planned to be renewed. Discuss with owners the City's desire to preserve the units at rents affordable to existing low and very low income tenants.	There were no "At-Risk" units in the City during the previous housing cycle. The City will continue to monitor subsidized complexes, and once a complex becomes at-risk, the City will implement the programs called for in the Housing Element related to the preservation of such units.
Explore the Possibility of Rent Subsidies: If possible, contract with existing owners of at risk units indicate that units will be lost as affordable housing due to the unavailability of Section 8 contract renewals or plans not to renew, the City will then explore alternative subsidy programs.	There were no "At-Risk" units in the City during the previous housing cycle. The City will continue to monitor subsidized complexes, and once a complex becomes at-risk, the City will implement the programs called for in the Housing Element related to the preservation of such units.
Tenant Education: The City will work with tenants of "At Risk" units in danger of converting. The City will provide tenants with education regarding potential tenant purchase of building, work with tenant to explore possible rent subsidies and act as a liaison between the tenants and nonprofits potentially involved in constructing or acquiring replacement units.	There were no "At-Risk" units in the City during the previous housing cycle. The City will continue to monitor subsidized complexes, and once a complex becomes at-risk, the City will implement the programs called for in the Housing Element related to the preservation of such units.
Work With Nonprofits: The City of Placerville will work with nonprofit housing providers to explore and, if appropriate, facilitate acquisition or replacement of "At Risk" units.	There were no "At-Risk" units in the City during the previous housing cycle. The City will continue to monitor subsidized complexes, and once a complex becomes at-risk, the City will implement the programs called for in the Housing Element related to the preservation of such units.
Work With Private Entities: The City of Placerville will work with private housing providers to explore and, if appropriate, facilitate acquisition or replacement of "At Risk" units.	There were no "At-Risk" units in the City during the previous housing cycle. The City will continue to monitor subsidized complexes, and once a complex becomes at-risk, the City will implement the programs called for in the Housing Element related to the preservation of such units.
18. Citizen Participation Plan	
The City intends to include targeted income groups as well as members of the business community, civic groups, minority groups, residents of areas where activities are proposed or ongoing, the elderly, handicapped, and	Outreach to Broad Segments of Community The City initiated broad mailings of meeting and hearing notices for the CDBG program and projects. The outreach was designed to be inclusive of

Summary of Housing Accomplishments

PROGRAM ACTIONS	ACHIEVEMENTS
other individuals and organizations interested in assisted housing, an avenue to participate in the program.	
Preliminary public meeting on Block Grant Programs: An informal public meeting will be held during the design of a program to be funded by Community Development Block Grant funds prior to the preparation of an application in order to explain the program and give attendees an opportunity to ask questions and suggest possible uses of the funds. Residents of the area where Community Development Block Grant funds are proposed to be used will be particularly encouraged to participate. Attendees will be informed about the amount of funds available, the range of possible activities that will be undertaken, the Community Development Block Grant funds, and the opportunities for citizen involvement as the program progresses. The specific national objectives of the Community Development Block Grant Program will be discussed including benefit to targeted income groups, households, elimination of slums and blight, and meeting urgent needs. The attendees will be informed of the applicant's plans for minimizing any displacement which may occur as a result of grant funding. Any assessments resulting from a Community Development Block Grant fund program will not be paid by the lowest targeted income group households and the applicant's determination of whether assessments will be paid by targeted income group households benefiting from the project. Written comments on any aspect of the program will be invited and can be sent to the Community Development Department, 487 Main Street, Placerville, CA 95667.	all socioeconomic groups. Public meetings were held for CDBG funding application preparation and when the performance report was prepared. No person elected to participate in the application preparation meeting. Meetings were conducted to be accessible for the disabled population. Federal and state guidelines for use of funds was explained.
A public meeting will be held prior to the submittal of a Block Grant application to the state for projects qualifying for Block Grant funds. This hearing will be held before the City Council of the City of Placerville. Public notice provisions including bilingual accommodations will be the same as those for a public meeting described above.	
The proposed program will be fully described including the amount of funds to be requested, each proposed activity, the location of each activity, and an estimated schedule for accomplishment of the activity. The specific national objectives of the Community Development Program will be	

Summary of Housing Accomplishments

PROGRAM ACTIONS	ACHIEVEMENTS
discussed including benefit to targeted income group households, elimination of slums and blight, and meeting urgent needs. The attendees will be informed of the applicant's plans to minimize any displacement which may occur as a result of grant funding, that any assessments resulting from a Community Development Block Grant funded project will not be paid by the lowest targeted income group threshold benefiting from the project. Attendees will be provided full opportunities to comment on the program subject to the City of Placerville's normal rules governing public hearings. Written comments are invited and can be submitted to the Community Development Department, 487 Main Street, Placerville, CA 95667. The City of Placerville has the sole discretion of deciding what the contents of the application will be; however, any allegations made by a citizen that the procedure or legal requirements of a program are being violated will be thoroughly investigated and written responses to written complaints and grievances must be provided within 15 days where practical.	
A record will be kept of the notices, the list of speakers, and minutes of the hearing to support the certification of compliance with the state's requirements.	
As a project progresses to construction, the City of Placerville will conduct site plan review hearings, environmental assessments and/or subdivision map review. In so doing, the City of Placerville will follow the procedures outlined in the Zoning Ordinance of the City of Placerville.	Public Meetings for CDBG-Funded Projects Hearings on project approval and environmental document certification were held for each CDBG-funded project. Hearings were noticed via the newspaper. Public information about the CDBG program was posted at the Community Development
Information Available to the Public: Information will be available to the citizens of the City of Placerville for review regarding the Community Development Program at specified times as follows: Prior to each meeting and hearing a copy of state regulations, notices, minutes of any previous meetings, performance reports, investigation to submitted written comments, written comments received, and the applicant's response will be available for inspection at the Community	Department at least one week in advance of project hearings. The public was invited to submit written comments, and this invitation was included in the newspaper notice, the Community Development Department public information file, and at each meeting and hearing. No comment was offered.

Summary of Housing Accomplishments

PROGRAM ACTIONS	ACHIEVEMENTS
Development Department, 487 Main Street, Placerville, CA 95667. This information will be available at least one week prior to the meeting. The public information file will viewed during normal business hours starting one day before the first public meeting and continuing until grant close out or notice of application denial at the Community Development Department, 487 Main Street, Placerville, CA 95667. An invitation to submit written comments will be included in all public notices, the public information file, and at each meeting and hearing. The City of Placerville is required to respond in writing to the concerned party and attach all correspondence to its submitted application.	
QUANTIFIED OBJECTIVES	
New Construction: 50 very low-income 50 low-income 25 moderate-income 347 above moderate-income units	102 Self-Help homes were constructed in the previous housing cycle, along with units constructed by the City.
Rehab: 40 very low-income 10 low-income 30 moderate-income units (these units are expected to be assisted through loans and/or grants through the Community Development Block Grant Program and other funding sources)	CDBG Rehabilitation Program The City assisted in 41 lower-income households in rehabilitation projects between 1990 and 2003. Approximately 32 households were assisted in upgrades to their home for energy conservation.
Conservation: 100 very low-income 50 low-income 50 moderate-income units (in 1992, 35 Section 8 rent certificates were being used in Placerville).	

PROGRAM ACTIONS	ACHIEVEMENTS
The proposed program will be fully described including the amount of funds to be requested, each proposed activity, the location of each activity, and an estimated schedule for accomplishment of the activity. The specific national objectives of the Community Development Program will be discussed including benefit to targeted income group households, elimination of slums and blight, and meeting urgent needs. The attendees will be informed of the applicant's plans to minimize any displacement which may occur as a result of grant funding, that any assessments resulting from a Community Development Block Grant funded project will not be paid by the lowest targeted income group threshold benefiting from the project. Attendees will be provided full opportunities to comment on the program subject to the City of Placerville's normal rules governing public hearings. Written comments are invited and can be submitted to the Community Development Department, 487 Main Street, Placerville, CA 95667. The City of Placerville has the sole discretion of deciding what the contents of the application will be; however, any allegations made by a citizen that the procedure or legal requirements of a program are being violated will be thoroughly investigated and written responses to written complaints and grievances must be provided within 15 days where practical. A record will be kept of the notices, the list of speakers, and minutes of the hearing to support the certification of compliance with the state's requirements.	
As a project progresses to construction, the City of Placerville will conduct site plan review hearings, environmental assessments and/or subdivision map review. In so doing, the City of Placerville will follow the procedures outlined in the Zoning Ordinance of the City of Placerville.	Public Meetings for CDBG-Funded Projects Hearings on project approval and environmental document certification were held for each CDBG-funded project. Hearings were noticed via the newspaper. Public information about the CDBG program was posted at the Community Development

PROGRAM ACTIONS	ACHIEVEMENTS
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QUANTIFIED OBJECTIVES	
New Construction: 50 very low-income, 50 low-income, 25 moderate-income, and 347 above moderate-income units	102 Self-Help homes were constructed in the previous housing cycle, along with units constructed by the City.
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PROGRAM ACTIONS	ACHIEVEMENTS
used in Placerville)	

APPENDIX B

INFRASTRUCTURE FIGURE



U.C. BERKELEY LIBRARIES



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